



# SATURDAY NIGHT



ESTABLISHED  
A.D. 1887

"THE PAPER WORTH  
WHILE"

TORONTO, CANADA, MARCH 22, 1930

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## Spring Fashion Review—Wheat Import Board for Britain "Gypping" the Brokers—Anglo-American War Possibilities

### The FRONT PAGE

#### Baldwin and Beaverbrook

IT LOOKS as though a reasonable concordat has been reached between the official Conservative party under the leadership of Rt. Hon. Stanley Baldwin and the energetic Empire Crusaders who had rallied to the standard of Lord Beaverbrook. The threat of the Crusaders to run candidates in Conservative ridings in opposition to the official party nominees had undoubtedly resulted in a "pretty kettle of fish" within the ranks of the Tory party. The threat, too, had been made at a most inopportune time. The prestige of the Labor party looks to be on the wane. Unemployment is increasing and taxation mounting under its direction of affairs, while Premier Ramsay MacDonald has not, thus far, met with any large measure of success in his efforts to cultivate further the soil of international comity that the Baldwin Government had so sedulously tended. The Liberal party, with its divided counsels and its rather sordid squabbles anent its party war-chest, appears to be disintegrating as visibly as the fat boy in "Pickwick" swelled. In these circumstances, a Tory victory at the next general elections seemed to be fairly well assured—and then came the Beaverbrook revolt and the fat was in the fire.

But not for long. Mr. Baldwin first rebuked his recalcitrant follower and then, in a few days, extended something that looks, and was evidently meant to look, like an olive branch. Addressing the National Union of Conservative and Unionist Associations on the 4th of March, he made a stirring appeal for party unity and indicated a larger measure of agreement with Lord Beaverbrook's aims than he has yet evinced since first the standard of "Empire Free Trade" has been unfurled. But he also intimated unmistakably that the party is not going to the country on a policy of so-called "food taxes," such as that hitherto propounded by Lord Beaverbrook must necessarily involve. At the same time, like the man of tact and discretion that he is, he was ready with an alternative that the Empire Crusaders have evidently found more palatable than his previous non possumus attitude towards this vexed question.

His declaration is that there will be no "food tax" issue raised by him at the general elections and that "the people will never have to pay a 'food tax' unless they so decide themselves." He further declared that a referendum on that subject would be held before any "food tax" was imposed by his party. It is not, evidently, without much hesitation that he decided on such a course. For he has a certain mistrust of the referendum as a means of ascertaining the popular will—a natural mistrust with which we readily sympathize. However, it is historically accurate that the party which he leads has, before to-day, sponsored the idea of a referendum at a time of serious deadlock in public affairs.

Thus the electorate—or rather that section of it which regards the bare notion of a so-called "food tax" (as though every article of diet in Great Britain was free of duty!) with much the same aversion that the powers of darkness traditionally look on holy water—will be able to vote Tory at the next general elections without any dread that its food is going to be taxed by reason of its action. Subsequently they will be given an opportunity of voting, by way of referendum, on this controversial matter, after a Tory Government, as "our first business if we are returned," has "summoned unconditionally a conference of the Empire to discuss these economic subjects and get something done." Obviously the whole issue will turn on the tentative results arrived at by this "conference of the Empire."

Thus the subject will continue to bristle with difficulties. But the threatened breach in a great historic party in Great Britain has been averted. Lord Beaverbrook may claim that his pressure from within has made Mr. Baldwin take a step in the direction in which he himself is proceeding. On the other hand, there is such a thing as winning the trick and losing the rubber. So far as the ex-Premier and his party are concerned, they have assumed probably the best strategic position that the exigencies of the moment allowed them to occupy. Lord Rothermere has announced that he intends to press on with the "Crusade," but he has also included in his future program a number of other items alien to his original plan of campaign. He has always been a liberal in politics and has been known long for his resolve to spike the guns of the Conservatives, whenever possible. The Conservatives, as a party, may perhaps be solid rather than brilliant, but not many of them are likely to be so foolish as to aid the newspaper magnate in his attack on their party, while the amount of support he will receive from those of his own party household, the Liberals, is likely to be almost negligible.

#### A Great Ecclesiastical Diplomat

IN THE death of Cardinal Merry del Val, the Roman Catholic Church loses one of her most distinguished ecclesiastical diplomats, whose sagacity and intimate knowledge of men and affairs marked him out as *facile princeps* among Papal envoys in the diplomatic circles of Europe. He came of a line of diplomats, his father being secretary to the Spanish legation in London at the time of his birth in that city nearly sixty-five years ago. He received his education in England, which probably accounted for the fact that, while eminently a man of international mind, he possessed a peculiar aptitude for the appraisal of British temperament and mental habits. It will be recalled that in 1897 he was sent to London, as a specially accredited envoy of the Pope, to act on the difficult and delicate Manitoba schools



#### THE LATE WILLIAM HOWARD TAFT

Of all the Presidents of the United States, Mr. Taft was the most popular with Canadians owing to his many visits to many parts of Canada and to the hosts of friends he made every summer during his sojourns at Murray Bay, Quebec. The above photograph was taken a few years ago when he last visited Toronto to deliver a series of lectures on the United States Constitution at the University of Toronto. His hearers did not then know that he was shortly to be appointed to a post of supreme constitutional responsibility, that of Chief Justice of the United States. After the picture was taken Mr. Taft wrote to the photographer that it was the best likeness ever made of him.

—Photograph by Mr. Lyonde, Toronto

question. Quite a young man as he was at that time, his dignity, urbanity and discretion made a deep impression on those who were brought in contact with him.

The late Cardinal stood high in the regard of Pope Leo XIII, who made him his master of the robes and acting private chamberlain, when he was only twenty-seven years of age. Eight years later, he was appointed Archbishop of Nicea. In July, 1903, he was secretary of the Sacred College during the election of Pope Pius X, under whom he became Cardinal and secretary of state. The void that his death leaves in the world of ecclesiastical diplomacy will not be easily filled.

#### The Late W. H. Taft

IT HAS been the fortune of few figures on the world stage of recent years, to inspire such general feelings of personal regard and esteem as the late William Howard Taft, former president, and later chief justice, of the United States, whose death is so universally mourned. His was a nature of transparent sincerity and genuine goodwill such as is, perhaps, not too common in any walk of life and is certainly sufficiently rare among those whose lot is cast in the high latitudes of statecraft. As his friend, the late Myron T. Herrick, an ambassador whom he sent to France in the days before the war said, "His heart was as big as his body and he never did anything but what was right in his life." His mind and his methods alike were simple, straightforward and direct; in all his relations he was integrity itself; and as a jurist his reputation for erudition stood high.

It is not likely that, in the years to come, he will take rank among the great presidents of his country. But history, with the supreme advantage of a just perspective, will probably pronounce that, owing to an unfortunate combination of circumstances, something less than justice was done by the majority of his fellow-countrymen to the solid merits of his administration. It was certainly a piece of supreme and signal misfortune for him that, in the course of that administration, the struggle between the conservative and advanced elements in the Republican party which, with Theodore

Roosevelt as president, had been kept under the surface, took on the character of a fairly well-defined schism. It was certainly not less unfortunate that ex-President Roosevelt, who had favored him as his successor, should have deemed it incumbent on himself to "throw his hat in the ring" and, with his characteristic predilection for a fight without the gloves on, should have developed an extraordinarily bitter antagonism to the Taft administration and all (or nearly all) its works.

The campaign initiated against Mr. Taft by James R. Garfield, who had been secretary of the interior under Roosevelt, Gilbert Pinchot and others, was based on the representation that Mr. Taft was recreant to the conservation policy, in respect of the natural resources of the United States, that Roosevelt, as president, had pursued. As a fact, Mr. Taft was in sympathy with that policy, but he did not approve of some of the methods that the Roosevelt adherents advocated of furthering it. So, in 1910, when Roosevelt returned to the United States, after a trip of more than a year's duration to Africa and Europe, the attack, led by the "Rupert" who never rode but to conquer or to fall," developed all along the line. Not only the conservation policy in general, but the new tariff law that had been enacted, the dismissal of certain commissions that Roosevelt had appointed, the position Mr. Taft had taken in respect of western lands—all these and much more became subjects of hot dispute. Above all, it was the general "climate of opinion" in which the Taft administration moved that drew the Rooseveltian fire. In the result, the Republican party was effectually, if temporarily split, and at the presidential election Woodrow Wilson, the Democratic nominee, was elected, though the votes recorded for him were far more than a million less than the combined total of the votes polled by Taft and Roosevelt.

It was Mr. Taft's fate that his advocacy often hampered causes he desired to advance. This was certainly the case with the ill-starred and abortive reciprocity pact, his injudicious mode of championing which aroused some feeling of natural resentment in Canada. At the same time he was highly regarded in this country, as was evidenced by the fact that when the Grand Trunk Railway was being consolidated with the C.N.R., he was

selected as one of three commissioners to settle the compensation payable to the security holders of the G.T.R. For very many years Mr. Taft had his summer home at Murray Bay and was universally popular with Canadians and others who foregather there, year after year, in the summer.

#### "Safety Responsibility"

THE interim report of Mr. Justice Hodgins, Commissioner of the Ontario Automobile Insurance Rates Inquiry, recommends the enactment of a "financial or safety responsibility law," as distinguished from one of which compulsory insurance is the basic principle. The difference between the two is fundamental. A compulsory insurance law (such as obtains in the State of Massachusetts) requires all motorists to insure on a certain day. A "financial or safety responsibility law," on the other hand, makes no such demand on a motorist unless, and until, he has been convicted of a serious violation of the highway traffic law or criminal law, or has caused serious or substantial injury through accident. Security is then required of him against future accidents, and, as a further condition of the restoration of his license, that he should pay the damages caused by the accident which has brought him within the scope of the legislation.

The Commissioner bases his preference for a "financial or safety responsibility law" on the ground that it is more logical, more acceptable, more workable and less oppressive than one of compulsory insurance. As he says, it has the great merit of only affecting motorists who have themselves shown that they are careless or reckless. "Thus the vast majority of careful drivers," he adds, "are untouched by the law and can remain outside it as long as they do not bring themselves within it." For our part, we consider that the Commissioner's report makes out a good case for the special kind of legislation that it recommends and one that promises to separate the relatively few black sheep of the motoring world from the white effectively and in an equitable way.

#### Ontario to Remedy Anomaly

PREMIER FERGUSON has introduced a bill into the Ontario Legislature providing that, in future, the term of the Legislature's possible longevity shall be set at five years, instead of four. At present, in all the provinces of the Dominion, with the solitary exceptions of Ontario and Prince Edward Island, the legislature is elected for a term of five years. Whatever Prince Edward Island may have in mind on the matter, Mr. Ferguson is of the opinion that, so far as Ontario is concerned, the anomaly should be ended. There can be little question that he is right.

Moreover, there has of late been observable a growing tendency, among Parliamentary authorities, to incline to the view that a period of five years is about the right length, on general grounds of policy, for the possible length of a legislative body's existence. A four-year term is often too short for the performance of the work needed to be done. A legislative body elected for seven years, as was the case until comparatively recently with the Parliament of Great Britain, is apt to become sluggish and somnolent in the last year or so. At five years a legislature does not feel that its days are in "the sere, the yellow leaf," while it has yet had a good opportunity of giving the electorate a taste of its quality.

This is true in a general way. Of course there may be special circumstances that may render it advisable that a legislature should not live out its full term, and the fact that the latter has been extended to five years will not, of course, preclude a dissolution at an earlier date.

#### General Seely's Tribute to Canadians

CANADIANS as a whole will be grateful to Major-General J. E. B. Seely for the thoughtful and sincere praise he has bestowed on Canadian troops and on their commander Gen. Sir Arthur Currie in his biographical war memoir "Adventure". Gen. Seely's name first became familiar to Canadians twenty years ago when he was under Secretary of State for the Colonies, a parliamentary title since modified. He was one of the most brilliant of the younger Liberal public men whom the late Lord Oxford and Asquith gathered around him in the earlier years of his Premiership. The record of his public services during and after the war is remarkable proof of his abilities and versatility; and among them is that of having served as commander of the Canadian Cavalry Brigade on the Western front, when he made memorable contacts with Canadian officers and men. It is to the Canadians who served under him that he dedicates his book with the knowledge that they cared for and trusted him even as he cared for and trusted them.

Many will regret that Gen. Seely's book was not published two or three years ago when it would have dissipated the slander afloat that Sir Arthur Currie was a cold-blooded commander ruthless in sacrificing men for his own glory. As was pointed out some months ago the personal narrative of Marshal Foch proved what a colossal lie was involved in the charge that lives were unnecessarily lost on Armistice Day 1918 at Mons. But Gen. Seely's vindication goes farther. He shows that consideration for the lives of those under him characterized Gen. Currie throughout his war service. He makes it plain that the Canadian commander placed humanitarian considerations above his own interests and sometimes jeopardized his future by his firm adherence to them. Gen. Seely has penned a tribute which should be recorded in all Canadian histories when he says:

"Of all the men I knew during four years on the Western front I think Currie was the man who took most care of the lives of his troops. Moreover, again and again, he nearly brought his career to an end by bluntly refusing to do things he was certain would result in great loss of life without compensating advantage."



# Anglo-American War Possibilities

By B. K. Sandwell

THE question of the probability or otherwise of war between the United States and Great Britain is naturally one which possesses a great deal of interest for Canadians. If Canada at the outbreak of such a war constituted part of the territory of one of the belligerents, and of that one possessing the smaller military strength on the North American continent, her position would be distinctly uncomfortable. It is generally supposed by amateur strategists that all she could do in that event would be to permit the enemy without much resistance to occupy practically all of that part of her territory which is populated and provided with efficient transportation, with the possible exception of a shoreline at each end which might or might not be protected by naval power; the objective of the defenders would be limited to maintaining themselves in possession of the inaccessible regions of the north and keeping up from there a guerrilla warfare by air and by the more mobile forms of land force, which could be extremely annoying to the invader and keep busy a very

even the possession of the power is not sufficient, for there must also be an evident disposition to use it for purposes of aggression. The thesis of the economic determinists is too simple; it overlooks too many psychological factors—unless indeed we are to assume that economic progress automatically brings about an aggressive and overbearing psychology in the progressive nation, and that there is no way in which this aggressiveness can be foiled or tempered except by the resort to arms.

THE mission of Mr. Ramsay MacDonald to the United States and the holding of the London Conference have been the signal for quite a flood of books dealing with the relations between Great Britain and the United States. Two of these lie before me as I write. The title of one of them is a question, the important part of it being the query mark at the end. It is "America and England?," by Nicholas Roosevelt, a journalist and former diplomat of the United States. The title of the other is an answer. It

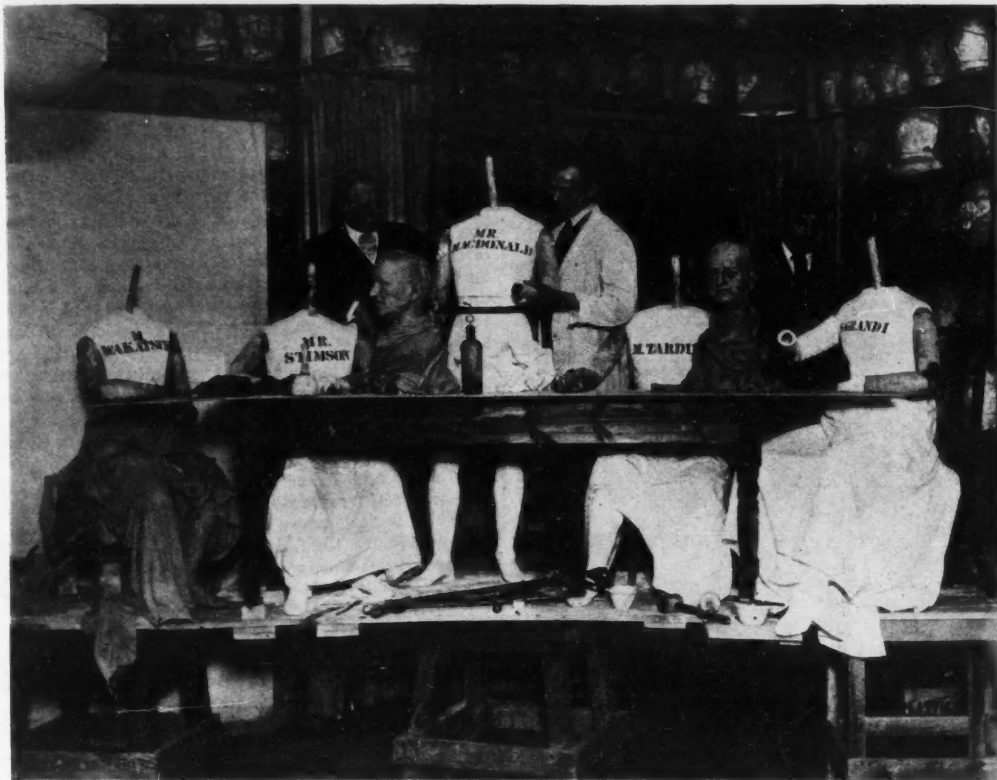
fore more readily manufactured in the United States than in Britain. It is true that trustification, some species of which is almost essential in competitive export trade, has gone much further in the United States. It is true that the replacement of obsolescent machinery has been much slower in Britain.

So American industry, to which export trade is as yet only a sort of luxury, a source of extra profits above those to be realized in the magnificent home market, is encroaching ruthlessly on the field of British industry, to which export trade is the very breath of life. What conclusion are we to draw therefrom? Mr. Denny is an uncompromising determinist. He is convinced that in a crisis British and American public opinion, which now determine the issue of peace and war, "could not be trusted. There is danger of eventual war. There is a fierce struggle for foreign markets, raw materials, financial supremacy. But that struggle in itself is not the gravest danger. The danger is in the people's ignorance. They believe that international conflicts can be settled by armies and navies. They still believe that a war can be won." And most of his book is a study of the various ways in which governments and public opinion are played upon and manipulated by the business interests who constitute the real rivals.

IT IS not very pleasant reading. We all know that international commerce has throughout historic time exercised a great influence upon the foreign policy of governments. But international commerce was relatively small in size, and relatively unimportant in subject-matter, until the nineteenth century. If men went to war about such trifles as the spice trade and the fur trade, how much more likely are they to go to war about the wheat trade and the oil trade and the markets for structural steel and cotton cloth and shiny new automobiles? The preoccupation of governments with matters of trade, and chiefly foreign trade, has been mounting steadily for two hundred years, and most rapidly in the last fifty. The trader demands access to raw materials, access to markets for his finished products; it is the job of his government to get it for him. Mr. Denny shows us the British and American Governments in the act of getting it, in respect of oil, of rubber, of electrical goods, of potash, of aviation, of cables and radio systems. Their methods are not always nice. It is easy to understand his feeling that some day they may become so far from nice that a crisis will arise, and public opinion "in its present state" will not be a trustworthy safeguard against war.

Mr. Roosevelt, contemplating the same premises, cheers himself—rather too easily, it seems to the present writer—with exactly opposite conclusions. In his view "the path of co-operation is already blazed—joint development of industries at home and abroad, and common participation in foreign financial operations." Such ultra-nationalistic episodes as the disfranchisement of the non-British shareholders of (British) General Electric, which Mr. Denny takes as a symptom of the times, he regards as an isolated and regrettable exception: He hopes to see a form of partnership between the two countries "based not on rivalry but on the pursuit of common interests to mutual advantage." It sounds excellent, but India and the South Americans may not be so enthusiastic over the prospect; they may say that Mr. Roosevelt is proposing a sort of United Exploiters Limited, and urging a division of the spoils because if the despoilers fight there will be little to reward the victor.

The true remedy is surely a broader internationalism than even Mr. Roosevelt contemplates, an internationalism which Mr. Denny would possibly regard as impracticable folly. Corporations are out for profits; that is the nature of the animal; and that is as true of a Co-operative Wheat Pool as it is of a Steel Corporation or a Super-Power Trust. Whenever they see a chance to make more profits by using the State as an accessory, they will try so to use it. In that effort they may at times bring the State to the brink of war. But there is a type of State which will be vastly less bothered by that sort of effort than its fellow-States, and that is the State in which the government is debarred from going to war by a comprehensive arbitration treaty, and in which the public mind is guarded against the desire for war by a deep-rooted belief in arbitration. There is no mention of arbitration in either of these two volumes. They are American books. The American mind has been trained for generations to a profound hostility to arbitration except when its favorable result is guaranteed in advance. The idea of an International Court of Justice is still abhorrent to it. It seeks to replace such practical devices with high-sounding documents like the Kellogg Treaty—which Mr. Denny admits "would not have pre-



NAVAL DELEGATES TO BE PRESERVED IN WAX  
Mr. John Tussaud, great grandson of the original Madame Tussaud, is at present engaged in modelling all the principal delegates to the naval conference. The delegates will be arranged in position as at a conference. (Mr. Tussaud is shown on the left).

disproportionate quantity of his own forces. The success of even this small measure of defence would presumably depend on the ability of the Imperial navy to keep open a line of communications by way of Hudson's Bay. The main issues of the war would certainly be determined in other theatres, and it is interesting to conjecture whether anything short of absolute defeat would induce the United States to surrender all of the Canadian territory which it had in the meantime occupied. True, the invaders could hardly avoid an eventual appeal to the referendum; but by delaying the vote and continuing their occupation as long as possible, and by insisting upon a separate decision from each province or from even smaller subdivisions they could probably manipulate even the referendum so as to break off several essential fragments from the present national whole, leaving Canada a collection of isolated and economically helpless communities. There is also a considerable school of opinion holding that in such a war (which would not arise out of any specifically Canadian quarrel) the Dominion should detach itself from the belligerent Empire and remain neutral. But in that event we could hardly reattach ourselves to the Empire after the war, and the prospects for our long-continued existence as an entirely independent nation are to say the least of it dubious; indeed, even independence itself under the shadow of the modernized Monroe Doctrine is more or less illusory.

The prospect, then, of an American-British war is necessarily of the liveliest interest to Canadians. To assert that such a war is unthinkable is merely to employ rhetoric to darken knowledge. No war, civil or external, is unthinkable. Most wars are undesirable, though some of them may be less so than the conditions which would exist under the peace which they temporarily violate. But the most undesirable wars are not necessarily the most improbable. The way to avoid them is not to declare them unthinkable, but to devote a great deal of continuous and honest thinking to the potential subjects of controversy which might bring them about.

THAT there is going on to-day between Great Britain and the United States a very acute competition for trade—that the two nations are the leading competitors for the industrial business of the world—is so obvious that nobody is likely to deny it. There is a type of historical philosophy, widely prevalent at the present time, and roughly catalogued as Economic Determinism, which maintains that war is almost always brought about by such rivalry, and that such rivalry almost always produces war. It is a dangerous school of thought, because it leads to a tolerant acceptance of war as the inevitable issue of economic conflict, and therefore to a neglect of other factors, more remediable than the economic conflict itself, which are really just as essential in bringing about a resort to arms. According to the economic determinists, the World War was essentially a fight between Germany and Great Britain for leadership in commerce, and became inevitable as soon as Germany decided to bid for that leadership. It is very doubtful whether this view will gain the permanent assent of history. The Germans entered on the war with the confident expectation that Great Britain would not take part in it. The British entered upon it (or accepted commitments in advance which compelled them to enter upon it, if we so interpret the arrangements with France), not because they were afraid of the commercial progress of Germany, but because they were excessively and rightly afraid of the military and naval strength which that country would acquire in the event of victory. In other words, it is not merely commercial success which makes a nation a menace to its neighbors, it is the conversion of the fruits of that success into military and naval power; and

WITH due allowance for these oversights, however, the case made by both writers for what Mr. Denny calls the Decline of the British Empire and the Rise of the American Empire is difficult to dispute. It is true that coal, which was the basis for the nineteenth century rise of British industry, is far less important in this day of oil and electricity, and that the British coal reserves suffer from having been drawn upon so long that they are becoming less accessible. It is true that Britain is overpopulated, which renders the substitution of machinery for labor more difficult, while the United States is underpopulated and is able to regulate its population growth to just about the rate that it requires. (It remains to be seen during this year and next whether the mechanization process has not temporarily outrun the power even of the United States to provide new employment for displaced labor). It is true that most of the newer manufactured articles in international commerce—automobiles, electrical equipment, phonographs, films—are articles for which mass production is exceptionally suitable, and are there-

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PRINTED AND PUBLISHED BY

CONSOLIDATED PRESS, LIMITED

CORNER RICHMOND & SHEPPARD STREETS

TORONTO 2, CANADA

MONTREAL ..... 10 Cathcart Street  
WINNIPEG ..... 304 Birkby Bldg., Portage Ave.  
NEW YORK ..... Room 506, 505 Fifth Ave.  
CHICAGO ..... 186 North Wabash Ave.  
LONDON ..... 10 Norfolk St., Strand, W.C.

MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, \$4.00

Great Britain, U.S.A. and Mexico, \$7.00 Single Copies 10 cts. All other countries \$10.00.

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PRICE 10c A COPY \$4.00 A YEAR  
Vol. 45, No. 18. Whole No. 1931.

vented the World War or any other war in modern history." It cannot conceive the possibility of the United States being in the wrong. "If Britain is foolish enough to fight us, she will go down more quickly, that is all . . . What chance has Britain against America? Or what chance has the world?" These are Mr. Denny's closing words. They belong to another age than that in which most of the world is living to-day. They belong to 1914—and Germany at that.

"America and England?" by Nicholas Roosevelt; Cape Nelson, Toronto; 254 pages; \$2.50.  
"America Conquers Britain," by Ludwell Denny; Longmans, Green, Toronto; 428 pages and index; \$4.00.

## Chief of Police Bingham

By P. W. LUCE

THERE is on the Vancouver police force a young recruit who is a lineal descendant of that immortal sentry who challenged Wellington, Napoleon, or Washington—take your choice.

In the large arena where boxing contests are held there are displayed a large number of signs bearing in bold lettering the words: No Smoking!

The signs have been up for many years, but nobody ever paid the slightest attention to them.

Then there was detailed on inside duty young Michael Patrick O'Begorrah, a lad who took his duties seriously and who believed that the law should be observed even at a boxing contest. He thundered orders and glared furiously at every man within reach who dared light pipe or cigarette, but for every smoke that he stopped fifty new ones started up.

"Why don't you get after the big guys," complained one of the young policemen's victims. "There's a fellow in the ringside seats just lighting a cigar, but I bet you haven't the nerve to call him down."

Officer O'Begorrah accepted the challenge. Scrambling over half a dozen seats he tapped the offender smartly on the shoulder and said in his official voice:

"No smoking, sir!"

"Eh?" ejaculated the guilty one, looking round in amazement.

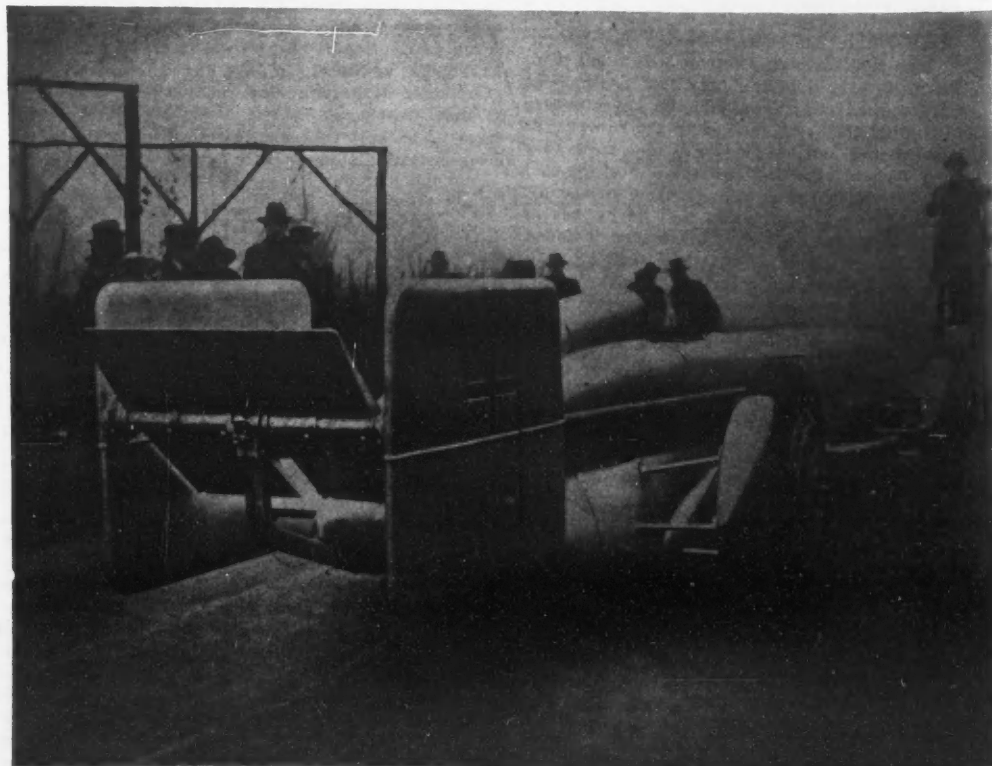
"No smoking," repeated the policeman. "Put out that cigar."

"Certainly," grinned Chief of Police J. W. Bingham, as he reluctantly dropped his perfect on the floor and ground it to pieces under his heel. "I'm glad to see you doing your duty, officer."

It was not until he was called into the chief's office next day that Officer O'Begorrah knew whom it was that he had called to order so smartly at the boxing match.

Chief Bingham, like a good sport, complimented his raw recruit on his zeal, presented him with a box of cigars—and added a few wise words on the advisability of using discretion in trying to enforce the unenforceable.

That fearless, old-fashioned and practical New Jersey judge who prescribed spanking for one of the young reds who came before him certainly struck a blow at the seat of Communism.—Ohio State Journal.



### A POTENTIAL RECORD BREAKER

A rear view of the "Silver Bullet," 4,000 horsepower racing car in which Kaye Don, noted English racing driver will attempt to break the world's auto speed mark of 231 miles an hour over the Daytona Beach, Fla., course shortly. Note the vertical planes which will keep the car on its course and the horizontal fin which will utilize wind pressure to keep the rear end glued to the ground.

—Wide World Photos.



# What is a Journalist and Why?

By A. R. Randall-Jones

JOURNALISM is a profession, with lures and drawbacks that are all its own. If it can, in strictness, be called a profession at all. For the journalist has been styled the tradesman, as distinct from the artist, of literature.

The latter produces, one is given to understand, works dedicated to the service of the spirit. He may die, but they will live on, or, at any rate, they will continue to exist, however little they may be read, in the form of books.

The output of the journalist, on the other hand, is inevitably ephemeral. In a full working life he covers acres of paper and uses lakes of ink. But nobody (unless some scribe on a rival sheet bent on convicting his paper of inconsistency) dreams of referring to his lucubrations twenty years, or twenty months, or twenty weeks, or even, for the most part, twenty hours, after they have appeared in print. To-day's slashing editorial or incisive and acute "special"—"dead mutton" is not deader than they, once they have served their turn! Sad, if not altogether strange, but, anyhow, true.

Of the artist of literature—the man of letters properly so-called—Doudan has finely said that he is "a peculiar being; he does not look at things exactly with his own eyes; he has not merely his own impressions; you could not recover the imagination which once was his; 'tis a tree on which have been grafted Homer, Virgil, Milton, Dante, Petrarch; hence singular flowers, which are not natural any more than they are artificial." That is not only finely, but truly, said of the Man of Letters, the dweller on the Olympian heights. But for *nous autres*, whose prime object in writing has been to earn our daily bread (and not always with an excess of butter) other qualities are chiefly requisite if that object is to be attained with any possible, or passable, degree of success.

For one who aspires to join the lower rank in what has been so ironically termed "the republic of letters," the first essential is that he must have an intense and abiding interest in life, as that is to be found in divers and diverse social strata. Nothing that touches human occasions must be a matter of indifference to him; and, if he is ever to excel, he must have, in some appreciable degree, the faculty of guessing the story behind the circumstance. For one of this type of mind, journalism is a natural profession.

It has been well said that the two gravest choices that a man can make in life are the choice of a wife and the choice of a calling. To the ultra-fastidious moralist it may not be without its ironical aspect that the latter choice, at any rate, has so often to be determined by reasons of dollars and cents. However, that, for many of us, in an inexorable law of modern life, and of journalism it can at least be said that it offers the opportunity of a tolerable livelihood at short notice to a young man of intelligence and industry. Provided always, of course, if he has something of a turn for it.

All too often "there's the rub!" For a hundred people who possess what the Latins called the *cacoethes scribendi*, "the itch for writing," only one probably possesses any vocation for the *ors scribendi*—any aptitude for writing. Almost anybody who reads an article thinks that he could have handled the subject better than did the writer. Occasionally he may be right. But, in the majority of cases, it's dollars to doughnuts he isn't!

In the last quarter of a century, journalism in nearly all English-speaking countries has been more and more emerging from its period of veiled influence and has been filling a much larger and more commanding space in the mind of the general public. That is true, in a very marked degree, of Canada. Papers are bigger. They contain immensely more news, both foreign and domestic, and it is much better displayed. At the same time, I very much doubt whether Toronto papers, for example, are any better, or even as well written, to-day as at the time, more than a score of years ago, when I first made this city's acquaintance. Those were the days when Dr. J. A. Macdonald was fulminating daily in behalf of the pure milk of Liberalism in the columns (and plenty of them) of the "Globe"; when Sir John Willison (then untitled) was instructing the world, or that portion of it that read the "News" in stately and sonorous sentences; and when W. F. Maclean had "started something" by his immortal query as to where the hired man washed his feet.

PAPERS are bigger—but quantity does not necessarily imply quality. Newspaper staffs, in Canada as in other lands, are bigger. But the ordinary man on the

staff of a newspaper does not get the opportunity that he used to get of writing sound stuff on which he could look with satisfaction as creditable alike to his paper and to himself. For papers contain much more sensational matter, much more matter in questionable taste—above all, much more trivial matter—than was the wont a quarter of a century ago. Somebody has to write the sensational, the vulgar and the trivial stuff—the silly details about sillier people and the rest of it—and it is often somebody who is capable of turning out sterling copy. It is a sorry spectacle to see such a one engaged in the task of pouring the swill rescued from the garbage cans of the city into the trough.

However, this is something of a digression. Let us come back to our young man of intelligent and well-principled industry, with a turn for writing, by which I mean a flair for ideas as well as for words, and imbued, let us hope, with the Napoleonic soldier's faith that his knapsack carries a field-marshal's baton. With such an equipment, he can hardly fail to do well—although he may be tolerably certain that, all through his working life as a journalist, even if he rise to the

thoroughly versed in the manifold doctrines that they have to expound.

But if the posture into which the journalist almost perforce throws himself, in his relation to the public, is, to an extent, little beneficial to his own mental health and habits, the same thing may be said, from another angle, of the attitude he must adopt towards those who run the paper which employs him. Constant writing on instructions tends to weaken initiative and originality, and most men who have earned their living by their pens for any time can think of journalists—and for many of us it will suffice to take a glance at our looking-glasses!—who have not altogether improved in mental quality and outlook, by being thus "cabin'd, cribb'd, confin'd."

Writing on instructions, more or less explicit, and subject to supervision, of various degrees of elasticity, is the lot of the ordinary newspaperman—at any rate, of him who attains to the relative dignity of the editorial writer. He gets his instructions and, if he is not a fool, or a stubborn egotist, or resolute to lose his job, he carries them out. Very often his understanding of the facts, or his personal prepossessions, or even an excess of anxiety to present his chief's view adequately, may prevent him carrying them out exactly as his chief (and he himself) would wish. Sometimes, too, he may feel that the line indicated is not the right line of approach to a subject or of the handling of a policy, but that he has to make the best of it—and, with the average writer of experience, the "best of it," in such a case, is usually a surprisingly good one. But all the things mentioned are apt to result in a certain loss of power in the writing and (in their cumulative process) in the writer.

In the modern world of newspaperdom practically every journalist, unless he happens to combine in his own person—a very rare circumstance—the functions of editorial writer, editor and proprietor, writes either on instructions or subject to supervision, which amounts to pretty much the same thing. In theory, the editor of a paper may have the final word as to what goes into it. But that, in any case, is subject to the proprietor's veto. And, as a matter of fact, where the proprietor is an active one, who gives regular and specific instructions, the editor is only nominally an editor, but actually the proprietor's mouthpiece and shadow. And we need not look across the Atlantic to England, with her Rothermeres and Beaverbrooks, to light on examples of such relationships between editors and proprietors. At any rate, it is true that, in these days, a journalist is nearly always "a man under authority."

AS I said just now, journalism offers a young man an opportunity of a tolerable livelihood at short notice. At the same time, it holds out no prospect of amassing money to its votaries. Indeed, it may almost be suggested that the "writing for the papers" and the making of money are two men's jobs; or, if not precisely that, they are jobs that are rarely, if ever, accomplished by one and the same man at one and the same time. Newspapers nowadays are big properties and very valuable ones, many of them. But, in a general way, the men who make money out of them have not themselves ever cut much ice as writers.

Journalism has special drawbacks of its own which are not incidental to other professions. At one time, it was supposed to offer special temptations to men of weak or indiscipline character or with a liking for Bohemian habits and customs. When I first knew Toronto, among the throngs that used to place their feet with regularity on the rail then surrounding the now defunct saloon bar, those who earned their daily beer by the pushing of the pencil, enjoyed at least an adequate representation. Of course, journalists did not then, as a rule, affect the pose of the earnest puritan, nor was it the practice of the reportorial staffs to open their jackpots with prayer.

But, aside from the temptation lurking in irregularities of the kind indicated, there are other drawbacks. The journalist is more apt than are most professional men to grow stale—at any rate, his staleness, if it comes, is, in the nature of things, more readily and more immediately apparent. For the writer who has "written himself out," opportunity does not often knock again on the door. In the same way, a prolonged illness, which, in the case of another professional man, would probably be only an interruption, for him may spell ruin. For the conditions of the race are such that he cannot afford to drop out of it for any appreciable time. Then, too, there is always the chance of the paper for which he writes dying, or changing hands, or what not. In such a case, it is all too likely that "Othello's occupation's gone!"

On the other side of the account, it must, in fairness, be added that the journalist, if he retains his knack, that is to say, his faculty for pleasing his public, and if his crop of ideas does not fail, keeps his value as a writer at an age which, in these days of "too old at forty," looks like one of almost hoary antiquity. Despite that fact, however, the calling is, on the whole, and viewed from nearly every angle, more precarious than most.

But, beyond question, it is more fascinating than most. I remember the late Henry Boland, a journalist well known both in Toronto and Montreal, saying to me, shortly before he died, of newspaper work: "It takes more out of you than does any other kind of work, and you get more out of it." The late Lord Morley, one recalls, gave expression to the same idea in language of more precision: "Journalism may kill a man, but it quickens his life while it lasts."

"It quickens his life while it lasts!" There we have the secret, the most profound secret, of its fascination. And that apart from its invaluable services and functions in relation to the community. There is no need to use flamboyant language about the journalistic profession. But it is one of which the humblest of its members have a right to feel intensely proud, one of which we can say with truth that there is no calling more worthy of being practised by men of honor and right feeling who wish to serve their day and generation. The journalist is not a preacher, or a professor, or a judge or a policeman. It is his to observe life and to record its incidents, to study public opinion and to endeavor not only to interpret it honestly, but also to guide it in the right direction. There are worse things and more ignoble things than these in the world.



**DIPLOMAT FOLLOWS BIRKENHEAD'S LEAD**  
Sir Francis Humphreys, who, as British Minister in Afghanistan, played an heroic part at Kabul when the British Legation was in a state of siege, has accepted an important appointment with a London concern. Sir Francis, seen above with his daughter, Daphne, thus follows in the footsteps of the Earl of Birkenhead, who resigned from the British Cabinet to take over a private appointment.

top of the tree, he will never run the risk of being what Browning styles "paid profusely." Indeed, I remember hearing one of the most eminent of English editors saying that he would never advise a young fellow to enter the ranks of journalism if he had sufficient capital to buy a broom and start himself in life as a crossing-sweeper! But that was nearly thirty years ago. Things are quite a bit better in that respect to-day.

THE posture into which the journalist is almost bound to throw himself is of a twofold kind.

As far as the public goes, he speaks with authority. For he can hardly avoid seeming to know much of the person of whom, on the subject of which he is writing, although he may, in fact, know very little. Thus he has to be able to know how, and where, he can learn things quickly—to gather, at one hour, the information with which he is going to edify, or astound, the world, the next. In short, he must have some skill in the supreme art of teaching his grandmother to suck eggs.

The Sophist, according to Aristotle, was a man who took money for teaching what looked like wisdom but was not wisdom. There are those who would say that the journalist is the modern equivalent of the Aristotelian Sophist, with his necessarily "skimpy" and nastily-acquired knowledge on so many matters of which he must write. Carlyle spoke of journalists as the "new priesthood." But it may fairly be admitted that it is impossible for all the "priests" to be very



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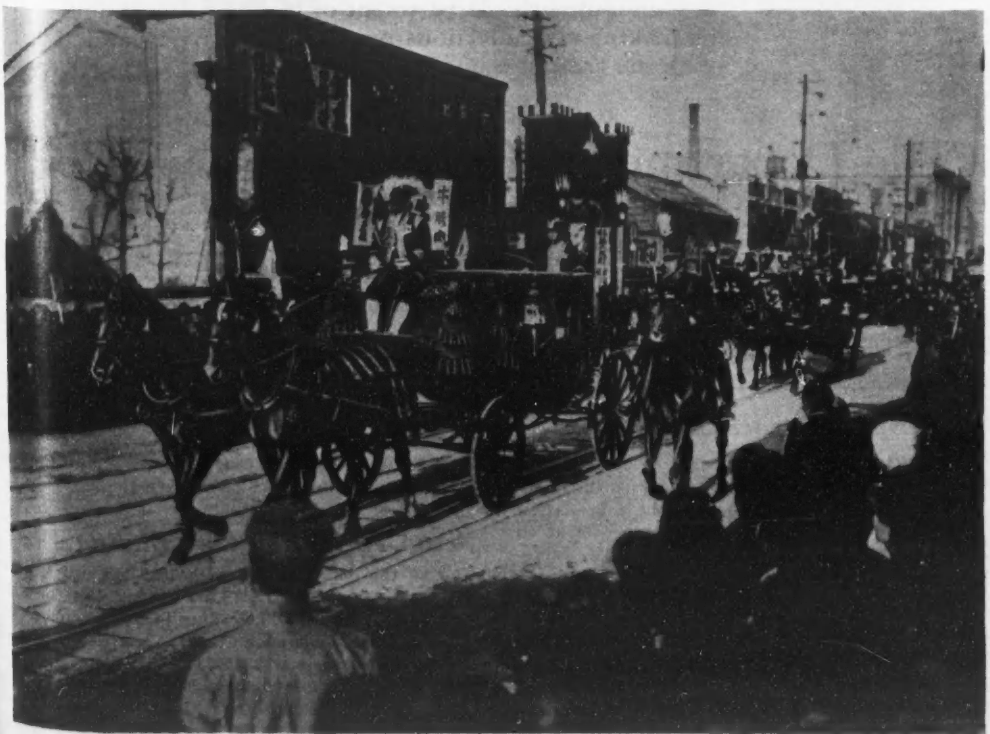
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**JAPANESE IMPERIAL WEDDING**  
The wedding of Prince Takamatsu, second brother of the Mikado, to Miss Kikuko Tokugawa, descendant of the Tokugawa Shoguns, took place on Feb. 25th. Photo shows the bride's carriage passing through Tokio on its way to the Imperial Palace.



# LOBBY AND GALLERY

By E. C. Buchanan

## Quebec Decides for Ontario

THE Quebec bloc in the House of Commons is again lining up to impose its will in the matter of the establishment of divorce courts in Ontario. It is out to defeat, by one means or another, the bill authorizing the creation of such courts. The minute the bill came on for consideration the other evening, Mr. Lapointe, leader of the Quebec opposition to it for the past three years, got into consultation with Chief Whip Casgrain and Henri Bourassa, and following this the "talking out" process began, a Quebec member holding the floor till the one hour devoted to private bills had expired. The Quebec contingent is responding wholeheartedly to the appeal against the divorce reform which was issued on the eve of the opening of parliament in a pastoral letter from the Roman Catholic authorities in Quebec.

Two years ago, this bill, after passing the Senate, was held in a jam of legislation in the Commons, the government, under the influence of Mr. Lapointe, denying repeated appeals that it be moved up for consideration. By this course, the Minister of Justice was able to destroy the measure without its even being discussed in the Commons, as it was still on the order paper when parliament prorogued. Last session, this course could not be repeated, since the bill stood at the head of the order paper. The Quebec opposition had to come into the open, and, with the co-operation of a few reactionary Ontario Tories, it voted down the bill. This defeat of the legislation was followed by Mr. Woodsworth's demonstration against individual divorce bills, which had the effect of wringing from the Prime Minister an undertaking that the government would seek a solution of the divorce problem. In the nine months since then the government has done nothing toward carrying out that undertaking, and Mr. Lapointe quite clearly is determined that nothing shall be done. The government having shirked the obligation undertaken by the Prime Minister, Mr. Woodsworth has revived the Ontario divorce court measure.

The situation is that the matter is not being dealt with on its merits as a question of public policy but is being determined by a third of the House of Commons on purely religious grounds; that the Quebec bloc is asserting its religious principles in a question that affects Ontario alone, and that a Minister of the Crown is being guided by sectarian doctrine in his course in a public issue. In short, the representatives in the Commons of a province that is very jealous of its provincial rights are setting themselves as a body to control the decision in a question that exclusively concerns another province, and to control it on religious lines. Mr. Lapointe and his Quebec following are not content to record their votes against the Ontario divorce court measure; they are determined to encompass its defeat. Their attitude is hardly in keeping with the Prime Minister's professed policy of bringing the various sections of the country into harmony.

It is too early to judge of the probable fate of the bill this session, as there has been only an hour's discussion on it in the Commons. Whether the attempt at domination by the Quebec group will produce any reaction among Ontario members remains to be seen, but no doubt some of the latter will again have consideration for the prejudice of a certain element of the electorate in the matter. Mr. Bourassa, who talked in favor of the bill last session and voted against it, is not disguising his attitude this session. He is frankly opposing the measure, and at the same time is offering a proposal of his own that parliament refuse to grant divorce altogether without even bothering to make any other provision for it.

## Potential Trouble in This

AN OPPORTUNITY for Mr. Bourassa's particular line of activity would appear to be open to him in connection with the natural resources agreement arrived at between the King government and the Anderson provincial government of Regina. In this agreement, the Saskatchewan government triumphed all along the line. Step by step, the Ottawa ministry was forced to concede the provincial demands in order to reach any agreement at all. Doctor Anderson and his colleagues would accept no half-measures. In consequence, the agreement they have secured is quite different from that made by Premier Brownlee for Alberta in accepting the terms offered by Ottawa. The Alberta agreement provides for an accounting from the Dominion, in accordance with the findings of a commission of investigation, for the lands administered by Ottawa since 1905, when the province was created. The Saskatchewan agreement provides for a reference to the Supreme Court and an appeal to the Privy Council of the question of the province's right in the lands from the time they were acquired originally by the Dominion. And this reference will involve the validity of the Saskatchewan Autonomy Act of 1905 not only in respect of the lands question but also in respect of the right of the federal parliament to impose restrictions on the province in the matter



KING'S KINSMAN IN NEW SPANISH CABINET  
The new Spanish Cabinet which succeeds the Primo de Rivera Government with General D'Amaso Berenguer as its head includes the Duke of Alba who is Minister of Public Instruction in the new Cabinet. His resemblance to his cousin, the King of Spain, will be noted.

—Wide World Photos.

of its school system. The King government was very reluctant to bind itself to this reference of the issues involved to judicial decision, and consented only because it had to if the negotiations were not to end in failure. Its final effort was to be allowed to frame the terms of reference to the court, but even this Doctor Anderson would not accept, and they are to be drafted jointly by representatives of the two governments.

It is not difficult to imagine how quickly the heather would burst into flame should the Privy Council decide that the Autonomy Act was ultra vires of the federal parliament, which decision would abolish the federal guarantee of separate schools for the religious minority in Saskatchewan. A few years ago, Mr. Bourassa compelled the King government to withdraw and cancel an agreement it had made with Alberta covering the resources question because he was not satisfied with its provisions in regard to separate schools. The new Saskatchewan agreement, with the possibility it contains of the reopening of the school issue, must be even less to his liking. But the federal ministers did not agree to the reference to the courts without having taken the precaution to obtain assurance from constitutional lawyers that the act of 1905 is not likely to be declared invalid. Meantime, the Alberta government is in the position of having accepted more modest terms than were wrested from Ottawa by the Regina ministers, and should the judicial decision be in favor of the provincial contentions the position will be an embarrassing one for Mr. Brownlee.

## The St. Lawrence Issues

IT IS part of Premier King's preparation for the general election to dispose as far as possible of the long-standing issues with the various provinces. A further effort was made at the week-end toward a settlement with Premiers Ferguson and Taschereau of the questions regarding the rights of the Dominion and the provinces in the St. Lawrence River. Mr. King is prepared to give way to the provinces, at least to the extent of letting them have the power of the St. Lawrence regardless of whether they are constitutionally entitled to it or not. It is given out that progress toward a settlement was made at the latest conference here, and Mr. Ferguson is authority for the assurance that an agreement now seems likely.

If such an agreement is reached, the Ottawa government will no longer have an excuse for withholding a declaration of its attitude in respect of the St. Lawrence deep waterway project. Two years ago, it suspended correspondence with Washington on the subject of an international undertaking on the plea that the issue between the Dominion and the provinces had to be resolved before it could proceed further in the matter. Once these issues are disposed of, it will be obliged to indicate its position to the United States. And it is understood the Hoover administration is waiting impatiently for the time when it can put the question up to Ottawa. In Parliament last session the Prime Minister solemnly protested against the coupling of the waterway project with the tariff policy of the United States, although a year previously he had himself coupled them in a diplomatic communication to the Washington government. Is it still on the cards that an attempt may be made to use the waterway as a bargaining weapon against the American tariff threat? Unless he expects to secure something in the way of concessions from the United States, it is not easy to visualize Mr. King taking the risk of putting himself openly behind the waterway scheme at the present juncture in Canada's relations with the United States.

## Where Conviction Doesn't Count

HOWEVER, since he has given way in the matter of the liquor export trade without any substantial justification, there would seem to be no telling to what lengths he may be prepared to go to meet the wishes of the United States. Neighborliness at no matter what cost to Canada appears to be his guiding principle, regardless of how unneighborly the other neighbor may be. And the strange part of it is that he seems to be persuaded that this is acceptable to the Canadian public. It is reported that the Quebec members who are opposed to the prohibition of the liquor export were told that if they didn't suppress their opposition and help him to put through his legislation he would take the issue to the country in an appeal to the people. One could have wished that the Quebec members had had the same courage of their convictions in this matter that they display in regard to the Ontario divorce court bill. It would be interesting to have a test of public opinion on the question of whether or not Canadians should sacrifice forty million dollars a year to help enforce prohibition in the United States to the extent of two per cent. of the liquor consumption of that country. If parliament itself were to pass upon Mr. King's bill in accordance with the private convictions of its members, the result would be far different from what it is going to be. The measure would be defeated in the Commons by a large majority. But the Liberal side of the House isn't going to vote the government out of office, and on the opposition side respect will be paid as usual to the prohibitionist minority in the constituencies, impotent though it was shown to be in the recent Ontario election.

## A Budget Possibility

IN CLAIMING to have solved the problems of the country the Prime Minister points to the disposal of the old grievances of the Maritime Provinces, to the prospect of an agreement with Ontario and Quebec on water powers, to the settlement of the quarter century old resources question of the prairie provinces, and the satisfaction of British Columbia's claims regarding railway lands and water powers. If this claim is to be urged in connection with the Maritimes, it would seem to support the expectation that the budget will contain some concessions to the steel and coal industries of Nova Scotia. The blue nose members insist that tariff protection for these industries was one of the most important recommendations of the Duncan Commission and that the government must do something about it before it can properly profess to have satisfied Maritime claims. There has been a good deal of doubt as to whether any revision of the tariff in the interest of these industries would be made this session or not. The outlook now appears to be more promising, in view of the government's desire to be credited with the settlement of the issues affecting all the provinces.

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Employers who pay the Income Tax of employees shall include the amount in the total opposite each name.

You pay no tax with this return.

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Every person who is required to make this return who fails to do so on or before March 31st, 1930, renders himself liable to a penalty equal to 10% (ten percent) of the Tax payable by employees who should have been reported. (Maximum penalty \$50, minimum \$2.00.)

## Make Returns on Form T4

Form T4 can be obtained from your Postmaster or from any Income Tax Inspector in your district.

## Co-operation Urged

Employers are urgently requested to make returns promptly in order to avoid penalties and for the purpose of aiding the Department of National Revenue in making tax collections promptly, effectively and with the greatest economy to all concerned.

## The Department of National Revenue

Income Tax Division  
OTTAWA

HON. W. D. EULER,  
Minister of National Revenue

C. S. WALTERS,  
Commissioner of Income Tax

2-0

## Mr. Dunning Saves the Day

MR. DUNNING very cleverly got his western farmer followers out of a hole in connection with the opposition no-confidence motion calling for the cancellation of the extension of the Australian trade agreement to New Zealand and the negotiation of a separate agreement with that Dominion. The motion was calculated to put the Liberal representatives of agriculture in the position of voting against the claims of Canadian dairy farmers. Mr. Dunning relieved them of this embarrassment by announcing that he had made overtures to New Zealand looking to the negotiation of an agreement. He neglected to say just when these overtures were made.

The Prime Minister, in his determination to shorten the session, had recourse when it was only two weeks old to a form of closure to shut off the extended debate regarding soldiers' pensions. It is an expedient rarely

resorted to and indicates the desire of the government to get through as much business as possible within a short time in order to be ready for any opportunity that presents itself of bringing on the election.

## Scrap 15 Million Cars Ending 1929

During the decade ended with 1929 the people of the United States scrapped 15,195,000 automobiles for which they paid \$12,156,000,000, according to figures compiled by the Niagara Fire Insurance Co. The average cost of the cars to the purchasers was \$800.00.

In speaking of these figures, Ernest Sturm, chairman of the board of the company, said: "After deducting the cost of those relegated to the scrap heap, it appears that in the course of the decade a net addition to the nation's wealth of more than \$14,000,000,000 should be credited to the automobile."



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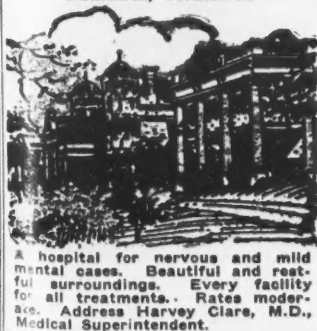
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# Canon Chartier, Patriot

By E. K. Brown

NOTHING is more heavy a drawback to the development  
of a coherent national culture in Canada than the  
absence of a federal ministry or board of education. We  
have, it is true, an active National Research Council, but  
its scope of activity is limited to post-graduate studies in  
the sciences. We have, too, a Royal Society, in which  
there are a number of sections and two of these devoted  
to Canadian history and literature. The annual convention  
of this society is an important opportunity for leaders in  
the several fields of intellectual activity to acquaint them-  
selves with the development of ideas in the nine provinces.  
But how many of the rest of us see, let alone read, the  
record of the proceedings of this society? How much does  
it do for the interpretation of Quebec to Ontario and of  
Ontario to Quebec? However valuable the Royal Society  
of Canada may be to its fellows, it does little to inform  
the people of the provinces,—each distinct in its ideals,—  
of what their neighbours far and near are doing in the  
arts and letters and in humane scholarship.

How necessary it is, though, that we in Ontario should  
have adequate knowledge of Quebec! Between these two  
provinces a constant play of reciprocal interpretation is  
to be desired. We should read some of the books, subscribe  
to some of the periodicals published in Quebec; we should  
know the names and the fields of her preeminent poets and  
scholars, the quality of the instruction given in her uni-  
versities and colleges, the meaning and value of the de-  
grees they confer. There can be no cultural co-operation  
between Ontario and Quebec without sound information  
on a score of such significant matters.

This information, as every person who has sought it  
for himself must know, is hard to come by. We Ontarians  
should put ourselves in the hands of some disinterested  
French Canadian who speaks our language, knows our  
history and literature and the history and literature of  
England, and who can, upon occasion, think our thoughts.  
He should be a man whom the French Canadians might  
acknowledge as an authoritative interpreter of their men-  
tality and, at the same time, one whom we might recog-  
nize as a Canadian first and a French Canadian afterwards.  
These are exacting qualifications and it is pleasant to be  
certain that a man lives in our own time who can fulfil  
them.

That man is Canon Emile Chartier, Professor of Greek  
Literature, Dean of the Faculty of Letters and Vice-Rector  
of the University of Montreal. Let me mention at once  
that the Vice-Rector of the University of Montreal exer-  
cises the prerogatives and fulfils all the duties of a Presi-  
dent in an English Canadian university. But Canon  
Chartier has never allowed himself to be crushed by the  
vicious pressure of administration. He has the universality  
of information and interest that we admire in some of  
our own senior classical scholars, in Principal Hutton for  
example. Canon Chartier will write a paper on the craft  
and humour of Dickens or on the Greek methods of writ-  
ing history. With equal ease and care he will trace the  
development of parliamentary eloquence in England or the  
rise of regional fiction in French Canada. His training  
many years ago in the strict school of the Sorbonne has  
left him with a distrust of eloquence and a hatred of  
vagueness. He has an insistent preoccupation with or-  
iginal documents,—he never writes without footnotes,—  
and a style simple and direct to the point of austerity.

Ingenuous and effective as he is with a pen, Canon  
Chartier is at his best in the lecture-room. Twice has he  
been called to Paris to deliver series of lectures on the  
political and intellectual development of Canada, first at  
the Catholic Institute and later at the Sorbonne. The lec-  
tures that he delivered at the Sorbonne in the winter of  
1927 contrasted with those delivered there in the autumn  
of 1928 by the Honourable Rodolphe Lemieux. The choice  
of M. Lemieux as an academic lecturer was a surprise to  
the body of English Canadians, for whom he is merely  
the Speaker of the House of Commons and a favourite  
lieutenant of Sir Wilfrid Laurier. Years ago, however,  
he lectured on law to the University of Montreal and even  
wrote works on law which have not yet outlived their  
usefulness. He was invited to lecture in Paris not as a  
politician but as an historian of Canadian politics: it was  
as a politician that he spoke. Facts were few and far-  
between; perhaps the tears were more numerous than the  
facts! M. Lemieux appeared to be declaiming a mag-  
nificent epic poem which he interrupted only to caress the  
susceptibilities, national, political and religious, of his  
audience. Quite fittingly, his lectures ended with a spon-  
taneous outbreak of "O Canada." His reward for diplo-  
matic scholarship was a foreign membership in the French  
Academy of Moral and Political Science.

There was no such reward for Canon Chartier. His  
lectures were heaped high with facts and he let these  
facts speak for themselves. His absolute impartiality, the

robustness of his character, showed in his even distribu-  
tion of praise and blame to French and French Canadian,  
American, Englishman, English Canadian. M. Lemieux  
would certainly not have repeated his lectures in London  
or Toronto but Canon Chartier's lectures were written and  
given without any geographical anxieties. "Facts is facts."  
I for one should think it a milestone in the intellectual  
development of Canada if Canon Chartier should ever  
repeat his Paris lectures in the Convocation Hall at the  
University of Toronto.

This is not, perhaps, the place for an elaborate account  
of the attitude, bold and prudent at once, with which  
Canon Chartier faces the thorny problems of his time and  
place. But his principal and permanent views are so lucid  
that even a mention of them suggests their value. In 1911  
Canon Chartier collected a number of his literary papers  
and issued a volume of "Battling Essays" (Pages de Com-  
bat) which has worn remarkably well and is one of the  
few volumes of critical essays to survive the war and still  
command attention. It commands attention because the  
writer's rich and curious mind has attained a definite  
point of view from which all the problems of intellectual  
life in Canada may be surveyed and some of them solved.  
How few English Canadian critics have done as much,  
have cared to apply themselves with such a sincere effort  
to the study of native problems!

Canon Chartier's criticism, mordant as it often is,  
never questions the vitality of Canadian letters. The infant  
is healthy, he seems to tell us, but not as yet very beau-  
tiful. It will be all the better for the severity of those who  
will take it in hand, but it has absolutely nothing to gain  
from their opinionated sneers or their despair. Canon  
Chartier flourishes the ferule on almost every page of his  
book, but he will not willingly use it to silence contra-  
diction or to break anyone's head.

He complains that the style of Canadian writers is far  
too often uncommonly bad. He urges them to purify their  
diction and simplify their syntax,—to cast out hard-and-  
fast phrases and slipshod jargon, to reform limping sen-  
tences and indigestible paragraphs. His own style is the  
best possible contrast to the style he attacks.

Just as bad as their undisciplined style he finds their  
immoderate feeling. He is disgusted by French Canadian  
criticism where the aim is either to knock one's object  
down or to fix him on a pedestal. The critic has a naive  
delight in the very strength of his reaction and wishes to  
have his delight however the facts may fare. Canon  
Chartier pleads for a study of French criticism; so dis-  
creet in its perceptions of the infinite notations between  
the two ideal points of the wholly good and the wholly bad.

Even in eloquence, the pride of French Canadian liter-  
ature, Canon Chartier finds the fatal defect of a gratuitous  
exaggeration. The sufferings of the French Canadian peo-  
ple, the greatness of their performance, the promise of  
their future, all are magnified beyond recognition and pos-  
sibility. Away with such rubbish, such *galimatias*! cries  
Canon Chartier: do not the facts themselves speak with a  
captivating eloquence?

More recently Canon Chartier has stood on guard  
against the particularist group which, with, as chief, the  
Abbé Lionel Groulx, Professor of Canadian History at the  
University of Montreal, waves before the people of French  
Canada the mirage of a French-Canadian republic. This  
group, finding literary expression in the Action Cana-  
dienne-Française, urges as an imminent ideal the intel-  
lectual, economical and political autonomy of Quebec and  
the adjacent tracts of Ontario and New Brunswick where  
the population is mainly French. Many of those who have  
defied this group and denounced its programme have suf-  
fered the worst sort of defeat. Canon Chartier with  
measured but unmistakable firmness has defied and de-  
nounced them both at home and abroad. Perhaps his best  
speech on this matter was one delivered to the French  
section of the Royal Society of Canada in 1928. It is  
heartening indeed for an English Canadian to "listen in"  
to such words as these:

"The maintenance of a French-Canadian patriotism is  
essential to the survival of the French race in Canada; but  
the common good of the Canadian nation demands the  
formation in French Canada, of a national patriotism, of  
an attachment to the larger Canadian unit. . . . The  
English majorities in the other provinces will look with  
favour upon the French minorities only in so far as  
French-Canadian feeling in these latter will show itself  
compatible with Canadian feeling."

This is language that Quebec hears far too seldom and  
needs to hear very often. The French-Canadian priest  
who is capable of this language wins our confidence im-  
mediately. The man who would translate into English  
Canon Chartier's studies of the movement of ideas in  
French Canada, would perform a national service.

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## MUSICAL EVENTS

### Rosa Ponselle

By HAL FRANK

THE magic of Rosa Ponselle is still as potent as ever. The singer's first concert in Toronto following her triumphant appearances at Covent Garden revealed her in superb form, without a shadow of the unfortunate illness that followed her London engagements and prevented a dramatic return to New York. The thrilling beauty of her intonation, the exquisite feeling which engenders every note, the profundity of her musical resources and that bewitching charm of manner—all the familiar Ponselle qualities were in daring evidence and the enthusiasm of the audience broke all bounds, demanding—and getting—encore upon encore.

The opening number, the aria, "O nume tutelar" from Spontini's opera, "La Vestale," served to reveal in captivating fashion the singer's skill for inspired tragic utterance, that ability to draw upon the full-toned flood of her voice to create a profound effect of human despair. The Verdi aria, "Merce diletto amico" from "Il Vespri Siciliani" revealed another Ponselle, one adept in pyrotechnical display, performing vocal acrobatics that excited and amazed. Then there was the Ponselle of the Brahms' "Cradle Song," of soft, sweet singing, the Ponselle of "The Night Wind," ghostly and with a spine-chilling climax, the Ponselle of "The Nightingale and the Rose," lyric and tender. And the humorous, roguish, witty Ponselle as in Lecoq's "La Chanson de la cigale."

It was an enchanting recital aided pleasantly by the excellent piano accompaniments and solos of Mr. Stuart Ross.

Emma Otero, guest soprano, gave a brilliant rendering of Meyerbeer's aria, the Shadow Song from "Dinorah," and deepened the favourable impression she created by her beautiful handling of a group of songs by Giannini, Donaudy and Rossini. Her singing of the Verdi duet from "Rigoletto" with Mr. Crooks was also a delightful experience.

The choral numbers included "The Peat Fire Flame" (from "The Songs of the Hebrides"), Wagner's Spinning Chorus (from "The Flying Dutchman"), Stanford's "The Blue Bird" and Robin Milford's "Ballet." These were delivered in very agreeable style.

### Russian Royal Choir

SOMETHING rather novel and picturesque was the concert of the Russian Choir at the Royal Alexandra Theatre last week. Under the leadership of Princess Agreva Svirsky this unit of eleven women and nine men have come to America following a tour of the East. They had engagements with Morris Gest's "The Miracle" and his "Passion Play" production. Now they are touring the American continent.

While they essay English, French and American songs (their version of "O! Man River" was quite unusual) their program is largely made up of the folk songs of the Russians. These were enchanting and their colorful appeal was enhanced in a bizarre fashion by the manner in which they were delivered, the brilliantly costumed singers standing in a motionless double line.

A Russian string orchestra and rollicking folk dances rounded out a quaintly appealing program.

### Note and Comment

THEATRICAL interest centres at the moment on the activities of Maurice Colbourne and Barry Jones, the young British actors who have just completed their second transcontinental tour in the comedies of the illustrious Mr. Bernard Shaw. In addition to presenting one of the best road companies to travel the country, they have produced five Shaw plays, played the leading roles with distinction and Mr. Colbourne has found time in the midst of

his amazing activities as a public speaker and portrayer of Shavian characters to bring out a clever little book entitled "The Real Bernard Shaw." In addition to assuming five of the most famous Shaw roles Barry Jones has designed most of the sets in the plays and in doing so imparted to the productions fine atmosphere and vitality. The simplicity and effectiveness of the stage decorations in this season's productions have brought him flattering praise as a technician as well as warm tribute as an actor.

It is therefore a matter of unusual

interest that this brilliant partnership is about to launch a new tour in popular plays, and one which will not only take them back over the territory in which they are so esteemed, but lead them to a more ambitious itinerary which will finish with engagements down the Pacific coast, where owing to Theatre Guild monopolies they could not hitherto appear. On March 17th Messrs. Colbourne and Jones will commence the second tour within a year, this time offering A. A. Milne's "The Dover Road" and Oscar Wilde's "The Importance of Being Earnest." The

premiere will be staged at His Majesty's Theatre, Montreal, followed by three days in Ottawa with Winnipeg as the next stop on the way to the coast.

HUGH SNELL, baritone, who has been heard in Toronto, in Boccaccio, produced last season in Hart House Theatre, by the Toronto Conservatory of Music, and more recently in "Hugh the Drover" at the English Festival, will make his local debut in recital on Wednesday evening, March 19th, in the Toronto Conservatory Concert Hall.



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## Flower of Tradition

"THE TESTAMENT OF BEAUTY,"  
 by Robert Bridges; Oxford Press,  
 Toronto; 192 pages; \$2.00.

By H. J. DAVIS

THIS poem is altogether worthy of a poet laureate. I do not mean that it is formal or academic, or that it is something that was made to order, but that it grows out of a tradition. It does not fit perhaps the popular idea of the laureate's role, as a bard whose function is to narrate a nation's glorious deeds, to celebrate public events or praise great men; but it is the work of a poet whose own private vision of beauty, however aloof and individual, is yet in every way strikingly English. It could only have been written for instance by one to whom Nature's beauty was revealed under the guise of an English landscape, gentle and friendly, of down and woodland crossed by paths leading from farm to farm or from one sheltered garden porch to another, one who knew

the luxury of leisured gardens teeming with affection'd thought; the heartfelt secrecy of rustic nooks, and valleys vocal with angelic rilling of rocky streams, by rambling country-lanes, with hazel and thorn embowered woodbine, bryony and wild roses; All beauties of fragrance and colour come to us with the rich associations of English scenes—wide clover pastures and the beanfields of June; and the changing seasons are marked by vivid recollections of the plowing of English fallows and the reaping and threshing of English grain, the changes from the old to the new in agriculture blotting out much beauty in the saving of toil.

How was November's melancholy endear'd to me in the effigy of plowteams following and recrossing patiently the desolate landscape from dawn to dusk, as the slow-creeping ripple of their single furrow submerged the sodden litter of summer's festival! They are fled, those gracious teams: In his quaint preoccupation with bees which fills so large a part of Book II, though he speaks of the honey of Narbonne and a jar of Hyettan, yet the bees are always seen at work in the "gay apple-orchards of an English May, or among

the sweet cymes that droop at Lammas-tide the queenly foliage of a tall linden tree, where yearly by the wall of some long-ruin'd Abbey she remembereth her of glad thanksgivings and the gay choral Sabbaths.

It is doubtless such passages as these that have already won for Mr. Bridges such a large public in the English-speaking world, but we must remember after all that it is not his main concern to recall such delightful memories. He sets out with us again and again from these pleasant places on not always well-planned excursions through his philosophic



ROBERT BRIDGES  
 From a drawing by Constance Naar.

musings and his memories of "encounters with many minds"—but here again we find him always fixed in a central tradition of English thought, a sort of Christian Platonism moulded and softened by the kindly and rather complacent individualism of an Anglican gentleman.

The three main themes of the poem are symbolized in that vision that Socrates told to Phaedrus as they talked together of the passions of men.

A chariot he beheld speeding twixt earth and heaven drawn by wing'd horses, and the charioteer thereon upright with eyes upon the goal and mind alert controlling his strong steeds, that spurn'd the drifted cloud, as now they sank now mounted in their heavenward flight. The names of the two horses are Selfhood and Breed, the charioteer is Reason. And the poem deals with the nature of the two steeds—the two primary instincts of the will to live and the will to breed, and the "expert manage and good horsemanship" required to control them, which is given the name of Ethic.

It is a simple image, but it has an appeal for the poet who would grasp the whole of life, and who must try to omit nothing that is fundamental

in Nature's life and in man's, and who therefore can never be content to accept Reason as a final arbiter and guide, but

trustful also and faithful to the instincts of man, honoureth ever the steeds above the charioteer.

For Selfhood and Breed, war and love, the passions of men have been always his theme, and it is there that he has always found beauty. And in this poem, explaining the full significance of the title—*The Testament of Beauty*—the poet declares:

enough that thus I deem of Beauty among Goddes best gifts, and even above the pleasure of Virtue accord it honour of men.

Beauty is the highest of all these occult influences, the quality of appearances that thru' the sense wakeneth spiritual emotion in the mind of man: And Art, as it createth new forms of beauty, awakeneth new ideas that advance the spirit in the life of Reason to the wisdom of God.

This again is traditional—indeed this belief belongs to one of the main traditions not only of English but of European art. And quite naturally and logically it produces a traditional, or we might say, conservative attitude in his consideration of some of the most important problems of human life, such as, for example, love and marriage.

Book II would indeed provide excellent material for a debate between Mr. Bridges and Mrs. Virginia Woolf, for he suggests that there is a real difference in the emotional nature and in the passions of man and woman which would be little changed by giving every woman an independent income and a room of her own. The general assumption of woman's superior grace and charm however he is willing to allow may not be due to anything in Nature's plan; indeed it is more probable that we owe the whole idea of woman's beauty entirely to the poets, who "ascribed supremacy of beauty to woman's grace." And the absence of a similar tradition of chivalry and romance to the glory of man, which might be expected from women poets surely suggests that in their passions they are essentially different.

Yet if the passion had been identic in the twain the woman surely had found her like ideal in man.

And he assumes that few will really question the ideal of Christian marriage, in which a somewhat Miltonic conception of the place of man and woman is implied. To impugn it because it is so difficult, and rarely found in its full beauty, seems to him but another example of the "humanitarianism of democracy."

And here we reach the point at which his traditional conservatism brings him into sharpest conflict with certain changes in the modern world which are perhaps more fundamental and inevitable than we are ready to believe, if we listen only to the cries of the streets or the voices of politicians.

It is natural enough of course for

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every poet, who is bound to be an individualist, to react violently not only against the nonsense that is talked about democracy, but against all ideas of equality and all the forces that tend to destroy variety and difference among men. But in a philosophic poem of this kind it is disappointing to find mere gibes and commonplaces flung in scorn at the "loose minds of the herd."

Since there is in the mass little good to look for but what instruction, authority and example impose,

or the common folk, that none the less pursue their common folly interminably.

He is not unaware of the ugliness of suffering and the misery of men that in every age cries to heaven for vengeance:

See how cross-eyed the pride of our world-wide crusade against Nigerian slavery, while the London poor in their Victorian slums lodged closer and filthier than the outraged alien; and under liberty's name our industry is worse fed and shut out from the sun.—

In every age and nation a like confusion is found.

But he does not seem to be able to face the problem and just turns away from all the confusion, and tries to find refuge again in his dreams. And as if he were conscious of this, he takes leave of us at the end of his poem a little apologetically, after repeating the main article of his creed:

Verily by Beauty it is that we come at

WISDOM.

Yet not by Reason at Beauty: and now

with many words

pleasing myself betimes I am fearing

lest in the end

I play the tedious orator who maunders

on for lack of heart to make an end of

his nothings.

Wherefore as when a runner who hath

run his round

handeth his staff away, and is glad of

his rest,

here break I off, knowing the goal was

not for me

while I ran on telling of what cannot

be told.

### A Great U. S. History

"THE RISE OF AMERICAN CIVILIZATION," by Charles A. Beard and Mary Beard; Macmillan, Toronto; Two volumes in one, 824 and 828 pages; \$3.

By B. K. SANDWELL

IT WILL be easier to write about the Rise of American Civilization when it is easier to tell what that civilization is. At present there is little agreement on the subject: Mr. Menck-en has one view and Mr. Villard has another, and the late Mr. Bryan had yet a third, and if Mr. Hoover has any, which is not certain, it is not the same as any of the three. So this book is not really a history of the Rise of American Civilization. It might more correctly have been termed a History of the People of the United States with Special Reference to their Social, Economic and Intellectual Progress. And it is a very good history indeed, though in its preoccupation with the People and the general forces that operated on and among them it may seem to pay too little attention to some great, even supremely great, individuals. Lincoln is the subject of only ten definite references, all short except the account of his campaign of 1860 and a chapter (in which he is not very prominent) on the policies



BLAIR NILES

of the Government during his presidency; there are also half-a-dozen casual allusions to him on other pages. Washington has twelve references in all, Franklin a few less, Roosevelt the same. The insignificant Presidents, of whom there have been many, are entirely and pleasingly absent from the book.

When it first appeared in an expensive two-volume edition in 1927 this work was at once hailed as a most important contribution to the general knowledge concerning the past life of the American people; and as it is free from the slightest vestige of Chauvinism it was as promptly appreciated in Europe as in America. The publishers have now performed a public service in issuing it in a single volume at an astonishingly low price. The printing is from the original plates, in a large and pleasing type. The use of a light paper has made it possible to get the 1650 pages within one set of covers; it cannot be said that the resulting volume is easy to handle, but nobody will suggest that anything in it should have been eliminated.

It would be too much to expect that in a work so vast and yet so summary there would be no statements of fact or interpretations that would invite criticism. The present edition still contains the suggestion that the Allies by refusing certain proposals of President Wilson's, early in 1916, were responsible "for putting off American support in men, metal and money until defeat threatened them". But even as represented by the Beards, these alleged "proposals" are of the most indefinite kind—the President undertook, when notified by France and England that the moment was opportune, "to propose a conference to end the war, and in case the Allies accepted and Berlin refused, 'probably' to direct the United States into the struggle against Germany". France and England did not consider the moment opportune, and the Beards suggest that the reason was that they expected to wring better terms out of Germany than Wilson was willing to press for—he wanted Germany to be compensated for continental losses by "concessions to her in other places outside Europe." But there were many reasons besides a desire for spoils that operated to make such a proposal unacceptable. In the first place Wilson did not even promise to enter the war if the conference failed; he only said "probably". And if he had promised, it was very doubtful whether he could "deliver the goods" at that time, for 1916 was election year in the

United States, and by the time the decision came to be made Wilson would be less a President than a candidate for a presidential renomination. Furthermore, nothing seems to have been said about where the "other places outside Europe" for compensating Germany with were to be found, and certainly the United States was not likely to provide them. In other words Wilson wanted the Allies to make a gesture of defeat without having any assurance that he would aid them if Germany took fresh heart as a result of that gesture. The Beards claim for the United States the credit of having offered to end the war in 1916, and of having had the offer refused; they add that "these facts . . . illuminate all the ethical questions of the peace settlement and the debts." If so, the light they shed is a very wavering and uncertain one. But the question has very little to do with American Civilization.

### Dreyfus—Land

"FREE," by Blair Niles; Harcourt, Brace—George J. McLeod, Toronto; 296 pages; Price \$2.00.

By T. D. RIMMER

MRS. NILES in this novel gives another aspect of life in the penal colony which was made famous, or notorious, by the unjust incarceration of Dreyfus. In her first novel she dealt with convicts condemned to Devil's Island. In this she deals with convicts who, having served a prison term, are rather ironically set free to a life of exile in a French Guiana town.

How much of her book is fact and

how much fiction is a question only the author and the proper authorities can answer. As a novel it exercises a compelling fascination. The penal colony of which she writes is a weird land, peopled with shadows, shorn of all that makes life palatable and permeated with hopelessness. Men come to it from the misery of prison with exaltation in their hearts. They are filled with dreams of escape. The word free assumes a deeper and deeper significance. Then they find their dreams are a mockery, that work and money are alike practically unobtainable. They see all around them the hulks of what were once men like themselves, with the same hopes. They see life, formerly vibrant, degenerated into a vague, spiritless existence. Their dreams of escape gradually grow more and more remote. Finally a deadly lassitude descends upon them and they join the other shadows that sink through the streets, living on indescribable scraps and possessing the status of pariah dogs.

Mrs. Niles seems to plumb the depths of these outcasts. Her chief character wins through but in the life around him in the exiles with whom he comes in contact, one realizes the utter hopelessness and the tragically futile end that await these "free" men.

The naked reality of this book is perhaps its greatest claim to conviction. Mrs. Niles writes with unflinching realism. At times her style becomes impressionistic. But there can be no doubt of the power she possesses to evoke a searing verisimilitude. The horror of the life and its attendant misery beats in upon the reader. The drab life of the town, the monotony,

(Continued on Page 34)

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### A CANADIAN LITERARY EVENT

The publication of Prof. E. J. Pratt's epic poem, "The Roosevelt and the Antiope" is a major event in North American letters. He is shown here with his publisher, Hugh Esays of the Macmillan Company. The poster was designed by Franz Johnston.



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ONTARIO

## Official Warning To Truck Drivers and Owners

### Loads Must be Reduced During March and April

Important clauses in The Ontario Highway Traffic Act are designed to protect roads, both paved and unpaved, during early spring. Because of moisture that lurks in road foundations, excessive weights and speeds do extensive damage to road surfaces at this time.

#### What the Law Says

The Highway Traffic Act declares that during March and April, on roads outside cities and towns:

Solid tired trucks and trailers shall be limited to half a load;

Pneumatic tired trucks and trailers, with a carrying capacity exceeding three tons, shall be limited to half a load;

Horse drawn vehicles with a carrying capacity exceeding one ton shall be limited to 250 lbs. per inch in width of tire.

Speed limits all the year round are: 15 miles an hour for solid tired vehicles and 20 miles an hour for pneumatic tired vehicles of more than 8 tons gross. During the spring months, drivers must be particularly careful not to exceed these speeds.

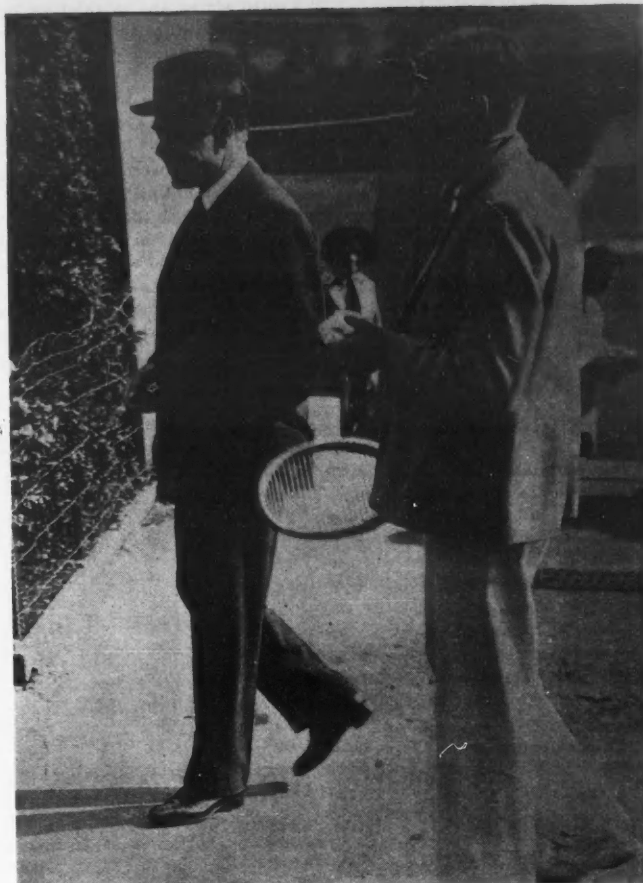
#### The Law Provides Penalties

The penalty for overloading during March and April is a fine, imprisonment or both. Licenses also may be suspended. Highway traffic officials have been directed to be especially vigilant in apprehending all who disobey.

The Department of Highways desires to impress upon truck and team owners and drivers the provisions of the law. It seeks their co-operation in seeing that the law is obeyed in all circumstances. Ontario's investment in good roads, now amounting to many millions of dollars, must be protected.

Ontario Department of Highways

The HON. GEORGE S. HENRY, Minister



BEAVERBROOK PLAYS TENNIS AS WELL AS POLITICS  
Lord Beaverbrook and his son, Hon. Peter Aitken, at Wimbledon.

## THE BOOKSHELF

(Continued from Page 33)

the shrill taunt of calling steamers, the ostracism which falls to the convicts' lot and is enforced by the colored inhabitants—all play strongly upon the sympathies.

The emotions and reactions of the exiles, of course, are filtered through the mind of an uncommonly able and imaginative writer and sympathy is checked and sobered by this reflection. Nevertheless the undoubted veracity that pervades the book makes a wonderfully potent appeal.

Mrs. Niles has a true gift of conveying atmosphere. Her description of life in the town and at the mines in the tropical jungle are vivid word pictures. One scene particularly is a grim symbol of the fate awaiting exiles who try to escape by way of the jungle. It is a fair sample of the uncompromising attitude of the author.

Undoubtedly the novel owes much to the exotic nature of its setting and the alien, inhibited lives of its characters. Also in the convicts Mrs. Niles finds mostly all gold where there must be a tincture of baser metal. But the book as a whole is a fine interpretation and is touched with convincing realism.

### Adventuring for Orchids

"OUR WILD ORCHIDS" by Frank Morris and Edward A. Eames;  
Copp Clark Company Ltd., Toronto;  
464 pages and illustrations; \$7.50.

By ARTHUR S. BOURINOT

WHEN one hears the word Orchid one instinctively thinks of those gorgeous and exotic blooms seen in florists' windows or gracing the shoulders of a debutante. But these are foreigners, aliens in a strange land, and, like the prophet of old, more esteemed abroad than at home. But we in Canada have our own Orchids growing wild in our woods, swamps and unfrequented places, for the Orchid is in many instances a recluse, retreating before the plough and the axe. And the wild ones with their delicate tracings and weird strange beauty impel to admiration and study. The authors of this excellent work have filled a long felt want in furnishing to the public a book that describes the wild Orchids of Canada and the United States. With Meredith they might well say,—"O my wild ones, they tell me more than these."

It is the result of many years of painstaking seeking and indefatigable recording by pen and camera. "Seek and Ye shall find" runs the old adage and the writers have followed it to the letter. Their purpose is well set out in the preface:—"And the happy thought came to us to blaze a set of trails through the length and breadth of orchidland so that others would find it easy and pleasant to follow in our footsteps." The illustrations, 130 in number, are field pictures of the Orchids in their natural setting of bog, thicket and meadow and are wonderful examples of what can be done with a camera.

From a practical standpoint the work is most useful; each Orchid is fully described; the type of plant, the characteristics of the flower and its habits. It will prove a boon to flower hunters for identification, hereafter, will be comparatively simple. But it is more than practical; it is also, to use a well worn word in its best sense,

popular. The enthusiasm of the writers is exemplified in every page, carrying the reader along with them in their various searches and discoveries and he shares with them the exhilaration of every new "find". The authors describe a characteristic of the Coral Root in sometimes not appearing twice in the same spot and the review-

## THE VANDERBILT HOTEL

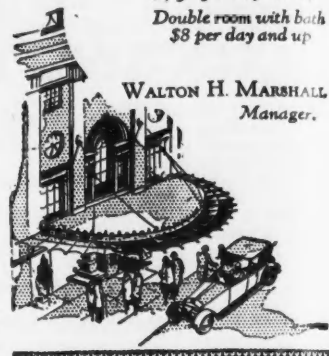
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er can confirm this for one year he painstakingly marked a number of these plants and hopefully returning the following year found they had dissolved into thin air. The next year, however, they appeared not far off in a neighboring wood. Two books with which this one might perhaps be compared are Catherine Parr Traill's "Studies of Plant Life in Canada", published in 1885 and now out of print and which contains many such personal touches and extraneous items as this one W. H. Gibson's book on Orchids which was one of the earliest detailed studies of North American Orchids.

In their various excursions other life was also encountered. One day they saw a Ruby Throat collecting Poplar pollen for its nest until it flew away adorned with a huge pair of white mustachios. A pair of Fox pups happened upon unexpectedly provided on another occasion several minutes' joyous entertainment; and many more such incidents might be cited.

Some of the Orchids described are not indigenous to Canada, their habitat being farther south, but most of them are found in some part of our country. The Lady Slippers, Showy, Stemless and Yellow, the Purple Fringed Orchid, the Twayblade, Ladies Tresses, Rattlesnake Plantain, Hookers, Large Round Leafed, the Coral

Roots, Early, Striped and Autumn and the Showy Orchids are fairly common and many of them can be found in the neighborhood of Ottawa.

It is a pleasure to review such a book at any time but particularly so at this time of year when the woods and fields are frost and snow bound and the only bloom seen is in the greenhouses and the homes where bulbs are cultivated. It will recall many pleasant excursions made for the same purpose and awaken enthusiasm for the coming season. The publishers are to be congratulated on the format.

#### Literary London

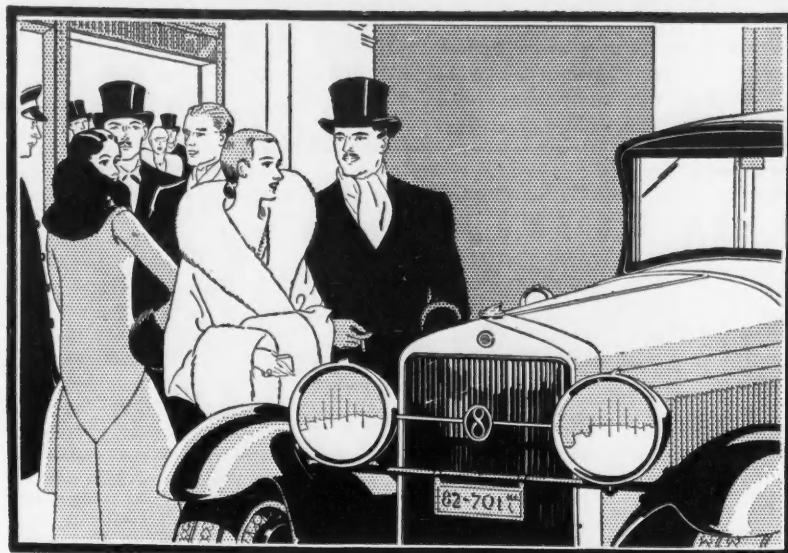
IT IS a fascinating speculation to picture what the course of history would have been if at certain crises things had taken a different turn. Professor F. J. C. Hearnshaw of London University has set his imagination to work in this fashion in a forthcoming book on "The Ifs of History" (Newnes), in which he takes twenty notable events and discusses what might have happened if they had not taken place. For those who are content to keep their feet on the ground there is no lack of material for historical study in the Spring publications. The Clarendon Press announces an "Oxford History of England" in fourteen volumes, embodying the results of the latest research. Unlike the similar Cambridge series, each volume will be written by a separate author. The general editor will be G. N. Clark. Macmillan will issue L. B. Namier's "England in the Age of the American Revolution" and K. Feiling's "British Foreign Policy, 1660-1672." Professor D. Oswald Dykes of Edinburgh has prepared a "Source Book of Constitutional History From 1660" (Longmans). Professor Conrad Gill's "Studies in Midland History" (Oxford Press) will deal with various aspects of medieval city and municipal developments in England. Volume IV, entitled "Monks, Friars and Nuns" (Cambridge Press), completes Dr. G. G. Coulton's anthology of extracts from original documents illustrating life in the Middle Ages. A valuable contribution to the understanding of the rise of British power in India is made by Sophia Weitzman in "Warren Hastings and Philip Francis" (Manchester University Press). Ramsay Muir's "How We Are Governed" (Constable) will be a critical analysis of modern developments in the British political system.

**"THE EUROPEAN HERITAGE"** (Dent), by Watson Kirkconnell, will survey the contributions made to civilization by the various nationalities of Europe. In "Atlantis in Andalusia" (Rider) E. M. Whishaw adduces evidence of an advanced civilization prevailing in Spain at least 10,000 years before Christ. The third and fourth volumes have now appeared of John S. C. Bridge's masterly "History of France" (Clarendon Press). Professor F. J. C. Hearnshaw has edited for Harrap a collection of King's College lectures on "The Social and Political Ideas of some Great French Thinkers of the Age of Reason." One must note also the publication of the sixth, seventh and eighth volumes of the "Universal History of the World" (Amalgamated Press), edited by J. A. Hammerton, and of Professor G. Elliot Smith's "Human History" (Cape), which attempts to bridge the gulf between history and biology.

In his early days G. Bernard Shaw was musical and dramatic critic for T. P. O'Connor's paper, The Star. He is now editing a selection from his criticisms during that period for publication in a volume. . . . Philip Guedalla, who is at work on a life of Wellington, is now visiting Spain, in order to soak himself in the history of the Peninsula War on the spot. . . . Henry Harrison's "Parnell Vindicated" (Butterworth) undertakes to tell the inner history of the Parnell-O'Shea affair. . . . "The American habit of thinking in headlines," says Desmond MacCarthy, "is fatal to narration or obtaining a birds-eye view. Many American books fall over here because they are written by men who apparently believe that in order to be heard a writer must shout and startle."

The Publishers' Circular reports that another book club is about to be started. . . . A limited liability company has been formed to acquire "the copyright of all or any of the existing and future original literary, dramatic and artistic works of St. John Ervine." The reason is believed to be connected with the way in which income tax is assessed in this country. . . . "A Century of Publishing" (Chapman & Hall), by Arthur Waugh, will be a history of the firm that issues it. . . . "Publishers' Advertising" (Constable) is described as "the reactions of a practicing publisher-advertiser to the exhortations of non-publisher theorists." . . . "Europa" will be published in future as a loose-leaf cumulative directory. The primary material will be issued in six monthly sections, and supplements will be supplied at two-monthly intervals.

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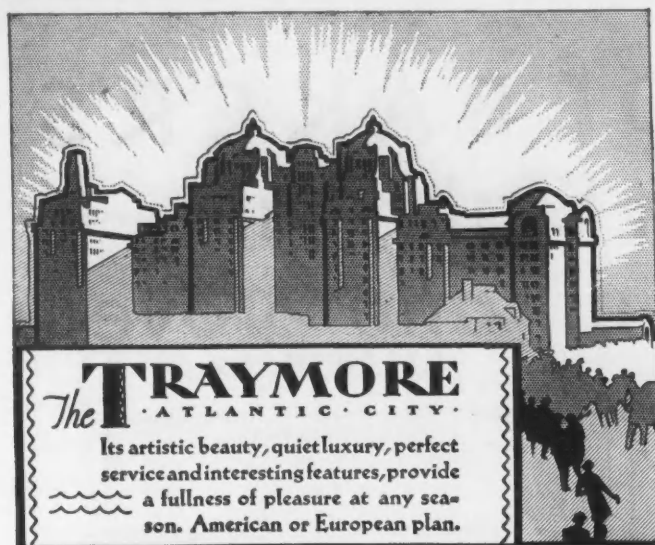
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NORFOLK STREET, STRAND.

## People and Events

EVERY month seems to bring fresh terrors from new diseases. There has been a rabies scare in certain towns in Ontario—and verily, we do well to avoid rabies and to discover where it comes from. But we have not regarded the parrot as a source of danger. It has always seemed to us a rather stupid bird, even when we called it "pretty Poll" and offered it the required biscuit. Now, it seems that Poll is the cause of the spread of an unpleasant disease known by the horrible name of "psittacosis," which has recently prevailed in Warwickshire. Indeed, so serious was the situation, that Captain Eden asked in the British House of Commons whether any inquiry into the causes of the disease was being instituted. The outbreak of this disease had caused several authorities to protest against the foolish and unhealthy treatment of certain animal "pets".

"From all this panic, however," says the Yorkshire Post, "we may at least draw once more a moral frequently pointed and as frequently disregarded. There are few households in Great Britain that keep no pets, from the commonplace dogs, cats or parrots up and down the scale to white mice and

tiger cubs, monkeys and mongooses—or whatever the plural of that word may be—and there is hardly a household in which these pets are kept in their proper places.

"We have no grudge against 'Poll'." He is an engaging rogue, whom we do not like to imagine as a peril in our midst, or the innocent victim of a scare. But at the same time, if the case against him were proved to the hilt, we should don the black cap and pronounce his sentence without a tremor. Meanwhile, the right place for the dog or cat is on the floor and for the parrot his aviary or cage, inconspicuously confined. These are sane and necessary words of advice.

THE state-endowed theatre is widely discussed in England, as it is recognized that the stage is a real educational force, not merely a source of amusement. There has recently been a proposal for the endowment of a great central theatre in London; but Mr. John Drinkwater, the well-known playwright, is of the opinion that there should be in every town in England, with a population of over one hundred and fifty thousand, a State-endowed theatre. Mr. Drink-

water's proposals would provide for twenty theatres at a cost of less than five million dollars.

Sir Johnston Forbes-Robertson, who was interviewed on his seventy-seventh birthday, concerning the future of the drama had none but optimistic words to say.

"I have no qualms either about the talkies or the film or anything else destroying the legitimate theatre," said Sir Johnston. "There have always been these scares. In my time the theatre was said to be doomed when burlesque arrived. But we survived and we shall survive this phase all right. My only regret is that Shakespeare is not as popular as he was. I am hopeful that the interest in Shakespeare will revive."

Those who remember Forbes-Robertson in the role of "Hamlet" may well hope for a revival of the playing of Shakespeare. Ben Jonson was right when he said of the bard of Stratford: "He was not of an age, but for all time." Lesser lights come and go, flash their twinkling brilliance for a brief hour, and are extinguished; but the creations of the master are a beacon which has an unquenchable blaze.

The words of Forbes-Robertson are reassuring and right. The pessimists of to-day are eternally croaking that the stage, literature, art and sculpture have gone irretrievably to the dogs.

Even so croaked the pessimists of one hundred years ago, and yet our Old Earth is "doing very well, thank you."

SOME English authorities have expressed alarm concerning what the editor of a popular London weekly calls the "uglification" of the historic countryside. A counter movement has set in for the preservation of old inns and picturesque retreats, and there is little doubt that the places worth protection will be carefully guarded against destruction. In fact, there is a general movement in favour of town planning, with a view to beauty. English gardens have long been famous, and there is no need to fear that they will be neglected. However, what is to be feared is the erection of ugly buildings and the publishing of hideous advertisements. Even here, in this material and commercial age, it has been found possible to erect gasoline stations which are not an offence to the eye and railway stations which are positively pleasing. Here it is important to remember that a garden, however small, has an effect in beautifying which is simply marvelous.

In Canada, many railway stations are spots of beauty, with gardens that delight the traveller and leave a bright spot in the memory. In advertising, there has been a great change from the monstrous daubs of the past to productions which are really works of art. Most modern readers are familiar with coloured advertising pages which are more interesting and even more edifying than the reading matter. Advertising is continually improving in this respect, and may be regarded now as a profession rather than a trade.

Canada has been somewhat slow to realize the importance of beauty in town planning, but is rapidly taking her rightful place with the nations which add loveliness to comfort in their dwelling-places. This is a work in which the various organizations under the leadership of women may be of great help. Already our Women's Institutes and chapters of the I. O. D. E. have beautified the village burying-ground or have preserved local historical spots from desolation.

A writer in the Oxford "Times" (England), among valuable bits of advice says:—

"Urge that no building of historical interest be destroyed or maltreated; that where possible ancient parks which come into the market shall be preserved as public. Comely hedges and stately avenues of trees are not grown in a day!

"Consider the surroundings when petrol-stations, repair sheds and roadside cafés are to be erected, and plan such structures to harmonise with them. Beautify these by means of horticulture.

"Advertisement hoardings are often a grave disfigurement—select their positions with thought, and advertise more freely in the Press, where no defilement is created.

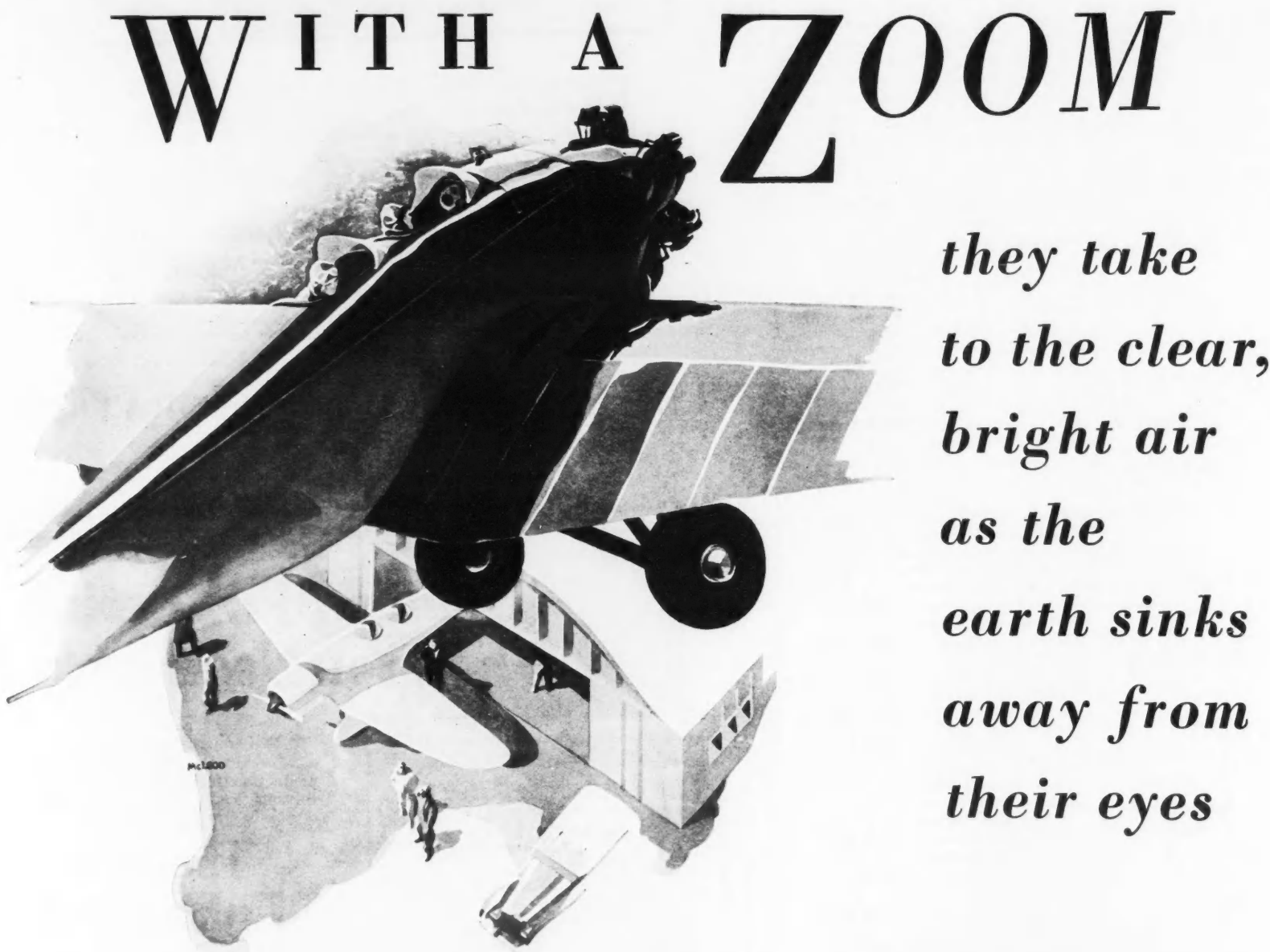
"Persuade flower pickers to gather sparingly, and protect bird life. Suggest that picnic parties tidy up after an outing, and warn them of the dangers of lighting fires in places where there is any danger of the flames spreading.

"The remedy lies in our hands. We must strive to save the patient. But to effect a lasting cure it is necessary to endeavour to combine the aesthetic sense with a sense of proportion, otherwise we may defeat our own ends."

ON THE first of March, several citizens were observed wearing as a badge a modest green leaf which, on further inspection, proved to be the leek—the national emblem of Wales. Sure enough, it was St. David's Day—and the patron saint of the Land of the Harp was honoured by the faithful few. St. David remains godfather to a considerable number of Welshmen who bear the name with pride. It must be remembered that our own Prince of Wales is always called "David" in the family circle, that being the last of his many names.

Next Monday, however, is the festival which we hold in high esteem—none other than St. Patrick's Day. It is a subject of annual dispute whether St. Patrick was born in Ireland or Scotland. It really doesn't matter, for we are learning that the Scotch crossed from Ireland ever so many centuries ago, and these countries have many names and customs in common. So, we are not going to worry over the origin of the genial saint.

It has frequently been remarked that St. Patrick's Day—in Canada, at least—seems to be observed by citizens of all races and creeds. Catholic and Protestant, Irish, Scotch and English are adorned with a shamrock badge. This is seen from coast to coast. Canadian cities—Vancouver, Winnipeg, Toronto and Montreal and even Halifax observe the wearing of the green, on the Glorious Seventeenth. If we ask the reason for this popularity of St. Patrick, we may find



THE FLASH of sunlight on varnished wings . . . the hum of motors . . . and steady hands at the controls . . . with a rush they leave the ground, banking and soaring to the upper air . . . keen are their nerves and courage.

Such are the pioneers of the air. Such suntanned healthy men and women drink the sportsman's beverage, "Canada Dry." For here is a fine old ginger ale which makes them keener and steadies their minds for the sport in hand.

*Vigor—the quality of a game well played—is the quality of "Canada Dry"*

In many other sports, for many other sportsmen, this fine old ginger ale is the choice . . . matching in quality the vigorous, healthy activity of countless men and women.

Why? The answer lies in basic excellence—the same quality which makes aristocrats the world over. The very foundation of "Canada Dry" is "Liquid Ginger"—which we make from selected ginger root by a special process. This process is exclusively controlled by us and, unlike any other method, retains for "Canada Dry" all of the original aroma, flavour and natural essence

of the ginger root. Rigid laboratory control assures uniformity, purity and highest quality. A special process of carbonation enables "Canada Dry" to retain its sparkle long after the bottle has been opened.

Such is the method, and the result—"Canada Dry"—has won the approving nod of connoisseurs the wide world over. In New York . . . in the Houses of Parliament at Ottawa . . . in many great hotels and clubs . . . along the boulevard cafes of Paris . . . "Canada Dry" is served wherever people of discrimination gather.

*It refreshes with its keen, delightful, vigorous flavour*

And when you serve this fine old ginger ale, you are bringing to your own meal something of the quality, the health, the prestige which "Canada Dry" brings to these famous places.

At dinner tonight it will give zest and added deliciousness to the meal. At luncheon its vigor fits in with the healthy appetites of healthy men and women. And on any occasion where your friends gather, here is the appropriate beverage . . . delightful in flavour . . . keen, and above all, vigorous.



# "CANADA DRY"

*The Champagne of Ginger Ales*

Canada Dry Ginger Ale, Limited, Toronto, Edmonton and Montreal







## To Play Better Play Safe

To get distance, direction, control on the green... to improve your form and your score... try giving support and protection against fatigue and strains to the vital but least rugged zone of your body.

More and more, thinking men agree with trained athletes in accepting Bauer & Black athletic supporters as essential sport equipment. Not only to guard delicate cords and structures, but to enjoy the snug comfort, security, freedom which make for brilliant performance.

The *de luxe* supporter is *Pal*, Strong, rubber-cored ribs knit into its light, porous pouch... an exclusive patented feature... provide support and matchless comfort, never binding or chafing. Slow to absorb perspiration, soft as new after washing. Supreme quality and economy at \$1.25 and up.

*Bike* is a simpler, all elastic supporter, the choice of coaches, trainers and athletes for 55 years. Easy to wash... easy to wear... easy to buy at 75 cents upward. At all druggists and sporting goods dealers.

# Pal and BIKE

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TORONTO



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WEST INDIES  
BERMUDA  
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SAIL IN THE SAMARIA  
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CEPT TWELVE SUNNY  
DAYS OF CARIBBEAN  
RADIANCE... BEFORE  
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ATES AGREE TO BE  
PLEASANT TO PORTS  
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MUDA LUXURIANT  
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LIKE A TURQUOISE  
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LIANT FINALE TO  
WINTER AND A GOR-  
GEOUS PRELUDE TO  
SPRING... ABOARD  
A FAMOUS CUNARD  
CRUISE SHIP. \$175  
UP. NO PASSPORTS.

SEND FOR DESCRIPTIVE LITER-  
TURE TO YOUR LOCAL AGENT OR

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CORNER OF BAY & WEL-  
LINGTON STS., TORONTO  
(TEL. ELGIN 3471)



AN AFGHAN WARRIOR

Afghanistan has lately been the scene of revolt against the king, Nadir Khan. Shanwari tribesmen are at the bottom of the disturbance.

it in the fact that St. Patrick is surrounded with joyous suggestions. This world is not always a glad planet, and is grateful to either saint or sinner who gives it a laugh. So, when the morning of March Seventeenth dawns, we awake to a glad some realization that Saint Patrick is keeping his many-hundredth anniversary and that it is well to be up and wearing the green. And then there are the wonderful cards, blossoming in potatoes and shamrocks, harps and shillalags. So, here's to Kelly and Burke and Shea!

## Notable Highland Society

THE ROYAL CELTIC SOCIETY, which held its annual meeting in Edinburgh recently, was instituted in 1820 with the object mainly of encouraging the wearing of Highland dress, but it soon made the stimulation of education in the Highlands, by the giving of prizes, its main object. General Stewart of Garth was one of its original and most active members, and Sir Walter Scott was elected a member soon after the Society began, and frequently attended its meetings and took a leading part in its activities, receiving from the Society a sword which is now shown at Abbotsford. During the visit of George IV, the Society had charge of the Scottish Regalia, and it also took a prominent part in such functions as the bringing of Mons Meg to Edinburgh Castle. Its position was officially recognised on various occasions, and in particular by Queen Victoria, who in 1875 graciously permitted it to be known as the Royal Celtic Society, the name it now bears. It still continues its activities in matters of Gaelic education, etc., giving prizes to the most efficient Gaelic pupils in schools throughout the Highlands and providing Gaelic books for the school libraries. It also gives prizes at Mods for Gaelic stories, for collections of Gaelic songs and of local place-names, and prizes at Highland gatherings for amateur piping and for old dances.

## The Craze for First Editions

THE craze for first editions of new books has resulted in a rationing of booksellers all over the country. This extraordinary development is a new growth, not more than twelve months old, though it probably commenced in 1922 with the issue of Galworthy's "Forsyte Saga" a fine copy of the first edition of which appears in a current catalogue at £12. 10s. Recently, however, the rationing of books has, with the ever-growing list of War volumes, assumed wider proportions. Probably not more than a third of the books required by the public reach the booksellers in certain cases. Several leading booksellers did not obtain first edition copies of "All Quiet on the Western Front," and, similarly, there were many who failed to secure the first issue of the Post Laureate's recently published poem, "The Testament of Beauty." In this case the demand exceeded the expectations of the publisher. Recent books which have had to be rationed include Donn Byrne's "The Power of the Dog," Robert Graves' "Good-bye to All That," H. M. Tomlinson's "All Our Yesterdays," the anonymous War book, "Her Privates We," and J.B. Priestley's "The Good Companions." Almost on the day of issue, the value of first editions of such books, usually exhausted before publication, or, in other words, by subscription to the book trade, rises

tion, with Sassoon's poem, is now a collector's item, being worth from £6 to £8, and it is expected in some quarters that it may yet rise to as much as £20. The inflated prices are frequently the cause of spectacular falls, which make this branch of the book trade a risky one.

## National Theatre Enquiry

THE work of framing an agreed scheme for the foundation and endowment of a National Theatre is progressing well. Two months only have passed since the conference convened by the Shakespeare Memorial National Theatre Committee was held at Westminster, and already the committee then appointed to prepare a scheme has arrived at some important conclusions. A report will be ready about the middle of next month for presentation to the full conference. One satisfactory feature of the discussions has been a large measure of agreement among representatives of differing interests. This agreement will make the presentation of a unanimous report, and one of the findings will be that the difficulties of a National Theatre scheme are not insuperable. This finding may open the way to another early approach to the Prime Minister. When he was questioned in the House of Commons last year, Mr. MacDonald indicated that the variety of schemes under consideration was an obstacle in the way of action by the Government, and he was understood to mean that if there could be concentration and agreement on some particular scheme he would be willing to go into the matter sympathetically. What the Committee of investigation has now done goes far to meet Mr. MacDonald's tentative invitation to bring the varied and sometimes conflicting schemes into a harmonious possibility.

## To New York

# Canadians praise the restful, convenient Water · Level · Route

THE overnight trip to New York is a revelation in travel comfort when you go the New York Central way. The **FASTEST SERVICE**. You arrive in the heart of Manhattan before the business day begins—with a good night's sleep back of you. Or, if you prefer, you can take the wonderful scenic daylight ride on the Empire State Express, arriving in New York in the evening.

	<i>Iroquois</i>	<i>Maple Leaf</i>	<i>Empire State Express</i>
Lv. Toronto	5:00 p. m.	7:45 p. m.	9:30 a. m.
Lv. Hamilton	6:10 p. m.	8:55 p. m.	10:40 a. m.
Ar. New York	7:15 a. m.	9:24 a. m.	9:45 p. m.*

\*Arrives 10:15 Sundays

### RETURNING

Lv. Grand Central Terminal (New York)  
8:30 a. m.; 6:30 p. m.; or 8:35 p. m. every day

For tickets, reservations and all information:

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Toronto Ticket Offices—Canadian Pacific Building, King and Yonge Sts., Phone  
Elgin 1261; Union Station, Elgin 8231; Royal York Hotel, Waverley 2015.

# CANADIAN PACIFIC NEW YORK CENTRAL LINES

## FIFTY YEARS OF CONSTANT ENTERPRISE

## HE WAS A NOTABLE IN TOWN

He used to come along the street every night about supper-time and light up the old oil lamps. In the morning he would fill them for another night.

He and his horse were notables in town.

You may not remember the lamp-lighter because he belongs to the Canada of fifty years ago when Imperial Oil was a new company making the kerosene which the lamp-lighter used.

Invention of electric light was the end of the lamp-lighter but it was only the beginning of change in the oil business. The automobile, modern machinery, the airplane—each has demanded new products. Each new product has meant endless experiment and unceasing effort.

That has been the work of Imperial Oil men through fifty years—to make modern transportation possible by perfection of gasoline and lubrication.

Because their work has been good, people have learned to trust Imperial Oil products and Imperial has grown from a few hundred men in one small refinery to over nine thousand men—six great refineries—stations in every corner of Canada—pipe-lines in South America—drillers in the Arctic—miles of tank cars—ships on the Atlantic and Pacific.

Fifty years of constant enterprise and experience are in the products Imperial Oil sells today.

Marvelube is Imperial's finest motor oil.

Imperial Premier and Imperial Ethyl are its best gasolines.

Which means that nothing finer can be put in your car.



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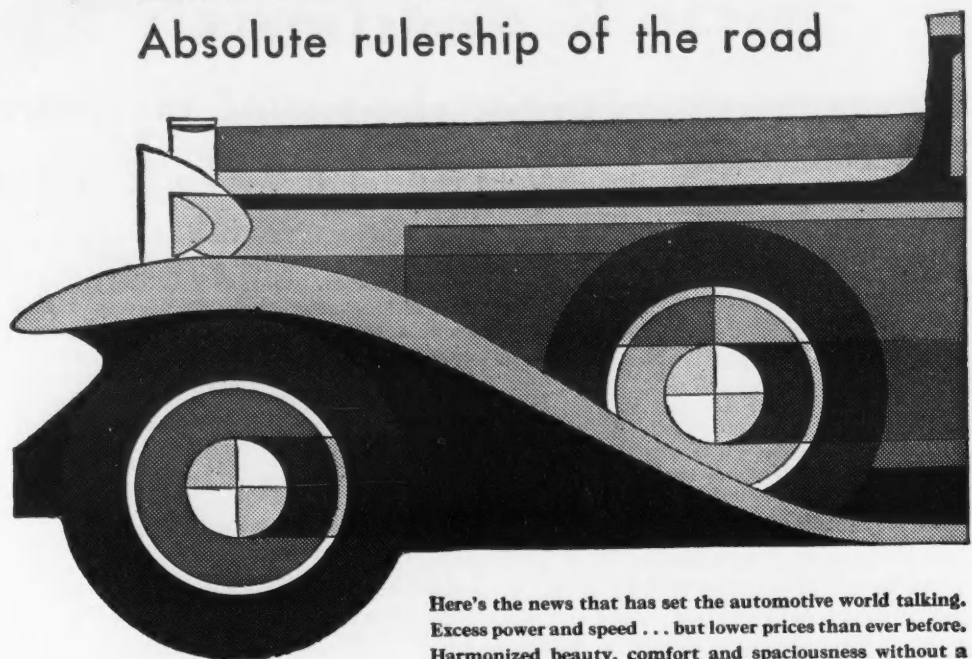
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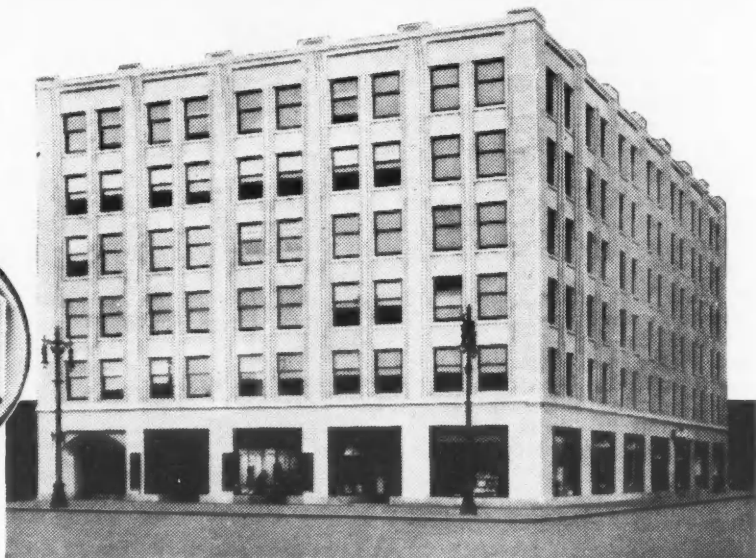
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There are Hupmobile dealers throughout Canada. Not far from you, perhaps in your own neighborhood there is an authorized, reputable Hupmobile dealer ready to serve you. Write the Hupp Motor Car Corporation, Windsor, Ontario for his name and address.

## The Dunham Differential Vacuum Heating System

### POWER BUILDING WINNIPEG

Owners: Winnipeg Electric Company  
Architects: Pratt & Ross, Winnipeg  
Heating Contractors: Cotter Bros. Ltd., Winnipeg



### LOOK FOR THE NAME DUNHAM

The Dunham Differential Vacuum Heating System and individual parts of the apparatus used in this system are fully protected by Canadian Patents Nos. 282,193, 282,194 and 282,195 and U. S. Patents Nos. 1,644,114, 1,706,401 and 1,727,965. Additional patents in Canada, the United States and foreign countries are pending.

### 34.5% Fuel Saving

A test of fuel consumption conducted in the imposing St. Mary's Academy, Windsor, Ont., in January, 1930, showed a fuel saving of 34.5% by the Dunham Differential System over ordinary vacuum return line heating. Reports of this and other tests are available upon request.

## Modern Business Demands Efficient Heating

The twentieth century has seen a tremendous reduction in the waste that accompanies the production, distribution and application of power.

The science of heating buildings has advanced with a similar remarkable reduction of waste. Today, the steam that warms the finest modern buildings flows into radiators at temperatures which go up or down just as outside temperatures rise and fall. Formerly, "hot" steam was used all winter 'round.

The Dunham Differential System provides this new kind of heating which balances the supply of heat with the need for heat under all operating conditions. It has tamed steam with a system of adequate control. It has thus ended the major cause of heat waste—overheating in mild weather.

The selection of this kind of heating by the Winnipeg Electric Company for the imposing Power Building, and by other owners for more than 100 of the finest new buildings in the Dominion, reflects the concern of modern business in efficient mechanical equipment.

In many buildings Dunham Differential Heating is reducing annual fuel bills 25% and more over ordinary "hot" steam heating—because it does not distribute excess heat. Good heating pays dividends of another kind too, in the comfort and satisfaction of building occupants.

If you face the problem of unsatisfactory heating in your present building or have an interest in the financing or planning of a new one, investigate Dunham Differential Heating performance and judge for yourself on the basis of facts. Write for descriptive bulletins.

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"The heating system that 'changes gears' with the weather"



JAPANESE PRINCE AND HIS BRIDE  
Prince Takamatsu, second brother of the Mikado and his bride, Miss Kikuko Tokugawa, grand-daughter of the last of the famous Tokugawa Shoguns. The pair are attired in ancient ceremonial robes used during the Shinto marriage ceremony.

—Wide World Photos.

## AT THE THEATRE

(Continued from Page 30)

some reason or other, was considered a bit too drastic for the 1924-25 tour, so on its peregrinations the play followed Sheridan more closely. In particular the part of Julia, which Jefferson had all but omitted, was restored by the director, Harrison Grey Fiske, to its pristine glory. As "The Rivals" was acted that glamorous night five years ago in Walla Walla, so it is being acted by Mrs. Fiske and her associates at Erlanger's.

### Note and Comment

MONDAY night will witness the first performance of Schwab and Mandel's popular musical romance, "The New Moon," scheduled for a return engagement at the Royal Alexandra Theatre.

The musical score of "The New Moon" was written by Sigmund Romberg, the American composer of the scores of "Blossom Time," "The Desert Song," "The Student Prince" and other popular musicals. There are some twenty delightful songs, of which "Lover Come Back To Me" is the best known, and "Stouthearted Men," "One Kiss," "Softly as a Morning Sunrise," "Wanting You," "Try Her Out At

Dancing" and "Royal Alexander" will long be remembered.

The book is the work of Frank Mandel, Oscar Hammerstein, 2nd and Laurence Schwab who have lifted the story of "The New Moon" out of the merely serviceable class to something brushed with the gleam of authentic make-believe. It captures the enchantment of Old New Orleans where a debonair bond-servant may love the daughter of the house because he is really an aristocrat in flight from kingly tyranny. It allows a prefect of police to look like Baron Scarpia in his pursuit of the fugitive. Its hero founds a colony of Frenchmen in search of Freedom, marries the lovely Marianne to protect her from the island's compulsory marriage law and lives apart from the ungrateful little spitfire eating his heart out in the manner of heroes in like situations. The comedy element is the assignment of the hero's servant who gallops thru many funny moments to the tunes jauntily set down for his benefit.

With an interesting story and a truly melodious score, Schwab and Mandel have added their expert stage direction and a cast of noted vocalists including Charlotte Lansing, George Houston, Roscoe Ails, Galle Beverly, Madeline McMahon, Roy Gordon, Lu-

cius Metz, Elliott Stewart, George Leonard, John Grant and Al Baron. During the farewell engagement, matinees will be given on Wednesday and Saturday.

THOSE two very successful and quite unusual operas, "Hugh, the Drover" and "Hansel and Gretel" which are combined to make up a week of opera at the Royal Alexandra beginning March 24th, make their re-appearance under very distinguished auspices.

Not only are well-known Canadians linking themselves with the undertaking, which is under the auspices of the National Council of Education, but Their Excellencies, the Governor General and Lady Willingdon as well as the Lieutenant-Governor of Ontario and Mrs. Ross, will attend during the week.

The guarantors for the undertaking include Sir John Aird, C. S. Blackwell, Dr. Herbert A. Bruce, C. L. Burton, C. N. Candee, Lady Eaton, R. Y. Eaton, Sir Joseph Flavelle, Benjamin Athorp Gould, Col. A. E. Gooderham, Col. Walter Gow, J. H. Gundy, Edward Johnson, Lady Kemp, Fred R. MacKeigan, J. S. McLean, Denton Massey, Col. J. F. Michie, G. A. Morrow, N. L. Nathanson, Mrs. John W. Nesbitt, Alan Ross, William E. Rundle, Dr. F. N. G. Starr, Dr. Harold Tovell, W. R. Wadsworth, Miss Marie Wallberg, Arthur F. White, E. R. Wood, Frank P. Wood and Thomas H. Wood.

Dr. Ernest MacMillan is musical director and will conduct. Alfred Heather is producing.

Of all the operas produced in Canada within recent years, these two are very much in the front rank of successes. The premiere of "Hugh, the Drover" at the Royal York last fall was a musical event of international importance which attracted critics from leading American as well as Canadian centres. The production of the English version of "Hansel and Gretel" in 1928 made musical history by the excellence of its presentation and the enthusiasm of the reception.

For the week of opera, the original casts will be seen in both offerings. Allan Jones will sing "Hugh" with Nellie Gill as "Mary" and Randolph Crowe, Beatrice Morson, Gordon McLaren and Frederick Manning in important roles. The cast of "Hansel and Gretel" includes Poul Bal, E. G. Holbrook, Irma Zeidler, Jean Rowe, Marjorie Vincent Hiffe, Elfrida Boulton and Marjorie Hutchings. A chorus of 70 voices is heard in "Hugh" and a children's choir of 60 with "Hansel and Gretel."

AN ANNOUNCEMENT of interest to Toronto concert-goers is that of the coming recital of Norman Wilks, pianist, who is playing an all-Chopin program at the Toronto Conservatory Concert Hall on the evening of Tuesday, April 1st. Among the numbers chosen are the Impromptu in F sharp, Op. 36, Four Preludes, Op. 28; Sonata, Op. 35; Ballades in G minor, Op. 23 and F major, Op. 38; Scherzo in B minor, Op. 20; Two Waltzes and Six Etudes.

Husband (feeling a twinge in the back while he is tuning in the wireless receiver)—"I believe I'm getting lumbago."

Wife—"What's the use, dear? You won't be able to understand a word they say."—*Epsworth Herald.*

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## O.S.A. Exhibit

BY C. C. MacKAY

IT IS unusual that the portrait group should be the most interesting of a Canadian picture exhibit, yet such is the case in the present exhibit of the Ontario Society of Artists on view at the Toronto Art Gallery. One of the reasons for this is that the portrait painters have broken away from the prevailing fashion of thick heavy and depressing pigment, and are striving for an effect of transparency even though they do not work in a pigment that is itself transparent. They work in cool colors, with harmonies that are not daring, certainly, but that are refreshing after the rather putty-like color of even the best of the landscape painters. There are several excellent examples of this greater delicacy of effect, such as "Silence," by Angele Watson, the most skilful of the lot, the "Portrait Group" by Robert Ross, harmonious in color, good in modelling, and giving evidence of a nice sense of rhythm, Yulia Bislukova's portrait of Mrs. Housser, and Marion Long's "Eighty Years", particularly interesting for its charming still life painting and pleasant composition. T. G. Greene's portrait of Richard Tattersall is another interesting work, a delightful study of the subject, and at the same time a good composition in color. In this latter respect it is a little more emphatic than Lawren Harris, beautiful portrait of Salem Bland in the permanent collection, but it still remains well on the side of good taste. The same can hardly be said of L. A. C. Panton's "The Mirror," whose color is uncomfortably reminiscent of certain shades of cheap face powder. An amusing and thoroughly capable grotesque is Charles Comfort's lurid picture of what happens to a man who reads Gide and Aldous Huxley too late at night. Pegi Nicol's "John Willy" is a good composition, and Hornyanski's "Teenage" an excellent study, well composed but the color, while it is never out of key, is dirty. M. J. Wood's "Margaret," and Marion Long's "In the Ward," are both pleasant, simple in composition and interesting in atmosphere. Among the more academic painters, Ernest Fosbery's portrait of Miss Patricia Fosbery is a charming work, and Wylie Grier, Kenneth Forbes, and Allan Barr display their usual finished workmanship.

Outstanding among the landscapes is the work of Yvonne McKague whose canvases display an almost brutal strength, a determined sombreness and unescapable pessimism. Every line of the composition, every brush stroke, every touch of color express unflinchingly her vision of a ruthless changeless eternity. Yet there is nothing of the literary in this atmosphere of pessimism—it is a purely aesthetic emotion she creates. She is certainly one of the notable Canadian painters. Compare her "Ressport," with George D. Pepper's "Monday Morning in March," hanging in the same room. They are treating similar subjects. But Miss McKague's work, with its restrained power makes the other work seem merely forced. Her reds are strong, but never harsh, as those in the other picture. Kathleen Daly's "Midwinter, Hull," is also good but harsh and lacks the imaginative quality and the vigor of Yvonne McKague's work. Arthur Lismer exhibits only one landscape, "Mountain and Lake,"—unfortunately the trees recalled to me the pipe-cleaner type of "poésie plastique," and I could not



MEMORIAL SERVICE TO HON. P. C. LARKIN  
Hon. W. D. Ross, Lieut.-Governor of Ontario and Premier Mackenzie King leaving St. Paul's Anglican Church at the conclusion of the service.

judge it seriously. Other good pictures were Elizabeth Ayers' "Parry Sound," R. K. Courtice's "Sumachs," M. H. Tozen's "St. John's, Newfoundland," and paintings by G. A. Kulmala, A. J. Casson, D. M. Battersby, John Cotton, Franz Johnston, and F. S. Haines. Mabel Lockerby's "Three Cats," would be good but the heavy unyielding pigment mars the effect of the curving line.

The water colors are all heart-breaking inferior to those shown here recently from Cleveland. One has only to look at the unnecessary glibness, the finicking painting of white upon the white paper in Francis Taylor's almost good study, "Telegraph Poles," to realize where our lack is. The water color technique is non-existent among Canadian painters, who lack any idea of the opportunities the medium offers. Notable among the black and white section are the line cuts of J. W. McLaren. L. Warrenner's attempt to Brookelize in color is hardly successful, as it lacks all feeling for form.

In the sculpture group it is only to be expected that the brilliantly original work of Elizabeth Wyn Wood should be outstanding. Continuing the line of her "Passing Showers," she exhibits this year a splendid bas relief, "The Dead Tree." Emmanuel Hahn's "Beethoven" is a fine study, with the structure of the face broadened for the sake of strength. Beethoven seems to have an unceasing fascination for sculptors, and this is one of the finest of the numerous interpretations I have seen of this curious head. Florence Wyle's Valkyrie is a well-modelled torso, and Annie Morris's teakwood "Head of a Girl," is also interesting.

In connection with this Exhibit, it is interesting to consider the influences at work in the show given by the members of Hart House two weeks ago. The influence of Lawren Harris and of A. Y. Jackson is apparent in most of the more interesting landscapes. Those of Dr. Banting are as usual

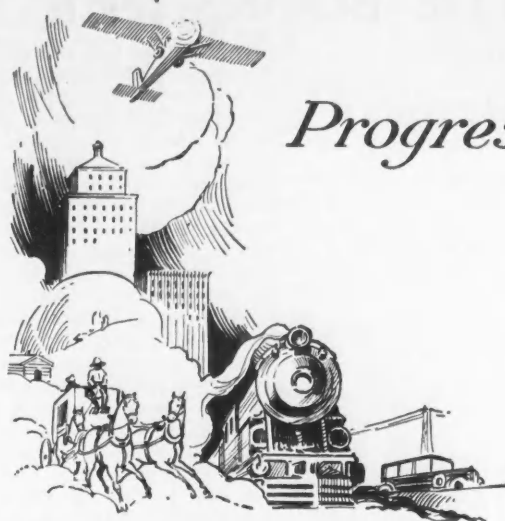
in the more conventional landscape style was a pleasant study, and Dr. Agnew's sunlight town was quite powerful in its effect. Humber's bridge in water-color showed real merit. The nude studies are as might be expected, rather weak, but one of John Damm's was quite a capable bit of work. Nishikawa's watercolors have a certain precise charm that makes one wish he knew the work of Roussseau le Douanier.

Grim was the reply of the Scottish grave-digger when a certain niggardly farmer was haggling about the charge of his wife's interment. I well remember the grave-digger recounting the incident. I had asked him if he ever had had any difficulty in getting payment for his rather trying work.

"Only yince," he said. "It was when Ewan Swan buried his wife. Ye mind her with the guld gaun tongue. Efter I had raised my kep, as a signal to the mourners to gang, Ewan stayed abint. Says he to me, 'What will I be aw'n ye, John?' 'Seeven and six,' says I. 'It's ower much,' says he, 'in licht sandy soil like that,' and he hands me a croon. 'Sandy soil or hard clay, it's seeven and six,' says I, 'and doon with another half-croon or up she comes!' And I niver seen a half-croon come sae smert oot o' a fermer's pooch."—*Scots Observer*.

The problem at London, it seems, is to balance naval strength so nicely that each nation may be certain of winning the next war.—*Florence Herald*.

It is increasingly evident that if Uncle Sam expects to be even reasonably dry he must continue to come down with the dust.—*Norfolk Ledger-Dispatch*.



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Sir William Mulock, Premier Ferguson and others leaving from St. Paul's Anglican Church, Toronto, where the service was conducted by Canon M. J. Cody.



## THE BOOKSHELF

### Torrent

(Bach, Toccata and Fugue in D Minor)

By JOHN LINNELL

Play them again, toccata and fugue,  
Play them again to your heart's  
content,  
Till the senses quiver and reel  
And the vibrant air is spent—  
Tremulous, weary with impact of  
sound,  
Boisterous currents of intricate  
melody  
Wheeling and clashing and humming  
around,  
A tail-race of music stupendous and  
whole,  
Poured in a flood from the weir of  
the soul  
Of its maker. That music, that head  
of clear water,  
Flowing down through the narrow-  
ing race,  
Translucently turbulent, great but  
impounded,  
Checked at the adamant face  
Of the high sluice wall of the artist's  
soul,  
Rose—till the keeper in control  
Lifted the gates lest the flood run  
over,  
O wonderful artistry, flowing and  
free,  
Of the waters loosed in ecstasy—  
Smooth green and white in the chute,  
with curl  
Of the upturned torrent meeting the  
swirl  
Of the seething, undulant pool  
below!  
Wonderful noise of the water's flow—  
Profound diapason, tumultuous  
treble,  
Interlaced and entwined and en-  
tangled, and soon  
Exuberant and foaming with ripple  
and bubble  
Of melody rushing and leaping,  
Bass counterpoint woven in wonder,  
Voice and then voice of the fugue  
ever creeping  
Mysterious, dim through the thunder  
And roar of the whole; till united  
and splendid,  
In gorgeous polyphony merged and  
suspended,  
They sing all together, exultant and  
vernal,  
In triumph of harmony swift to the  
the sea  
Of fluent silence that waits them  
eternal  
After their ecstasy, shoreless and  
free.

### Down to the Dregs

"THE PIG IS FAT", by Lawrence M. Maynard; Farrar and Rinehart—(Oxford Press), Toronto; Price \$2.

By NATHANIEL A. BENSON

"THE PIG IS FAT", is the first novel of Lawrence Maynard who is at present serving a seven-year term for "Breaking, Entry and Larceny" in an American penitentiary. He writes of the underworld, and of the hideous social revolution that prohibition has brought about in American cities. He writes of the horrors which have come in the train of prohibition: wholesale and organized murder, gang-war dope-peddling and addiction, bootlegging,

civic corruption and drug-rings even in the penal institutions. "The Pig Is Fat" (which means in dope-ring jargon "the drug-market is flooded") is a story of ghastly reality. Maynard writes well and of a dreadful stratum of society in which he once played no inconsiderable part. To admire the courage, intelligence and tenacity of a man in his present position is one thing, but to read and enjoy the horrors and depravity of which he writes so vividly is a different thing altogether. Here is a book which, far from being fiction, contains facts, events, and realities sufficiently ugly to make a sensitive reader turn away in despair and disgust. Print, once the handmaiden of beauty and dignity in thought and utterance, has in this book and dozens of similar ones become a dismal drab engaged in the unnecessary revelation of the most sordid aspects of life.

There is no real virtue in this novel beyond the author's own undoubted intelligence and power, for the one noble touch in it, a carabaret-singer's love for her sweetheart who has become a dope-fiend while in prison, seems sentimental and overdrawn. The main motif of the story is the utter disintegration of a human soul. Poor undersized Bennie Wagner, who wanted to become a 'big shot' in the underworld is penned in jail, left untried, becomes Cokey Ben, a hopeless coke-addict, and, after being deserted by the woman who loves him, ends as a pitiable "junky" spinning a hop-yarn in a jail-cell to his trusty who is a dope-runner working on the inside. Darkest Dostoevski presents no picture blacker than this.

### Vampires

"THE VAMPIRE IN EUROPE" by Montague Summers; Kegan Paul, London; 330 pages, with index, notes, and eight plates; 15/-.

By W. S. MILNE

MODERN interest in tales of the occult and supernatural has resulted in a revival of interest in Bram Stoker's "horror" novel, *Dracula*. The book, long out of print, has been re-issued, and the story has been condensed into a very effective stage piece. For those whose interest in vampires and werewolves has been kindled by the tale of the mysterious Transylvanian count, Montague Summers' book will perhaps be a disappointment. The author in an earlier work, *The Vampire, His Kith and Kin*, discussed in detail the growth and dissemination of the legend of the undead who preserve their physical body beyond the grave by frequent draughts of warm human blood, but in this he attempts rather to examine and sift the 'evidence' for the belief. The book is therefore chiefly made up of extracts from little-known authors, old legal documents, and obscure chronicles of imaginative travellers. In such a collection there is bound to be a great deal of repetition, and a great deal that is dull. The author has not succeeded in weaving his material into an interesting whole, so that the ordinary reader will be well-advised to stick to Bram Stoker, if it is the thrilling and macabre side of vampirism that inter-

ests him. On the other hand, the book is equally disappointing to the seeker after truth, for the reverend Mr. Summers is a very unscholarly and unscientific investigator. It is obvious that he believes completely in the legend himself, and contemptuously dismisses as misinformed or prejudiced all accounts that seem likely to throw doubt on his own pet theories. He makes no attempt to distinguish between first-hand evidence, and hearsay, nor does he make any comparative evaluation of the reliability of his sources. Nevertheless, the Vampire legend has in it so much of picturesque horror that no book pertaining to it can be wholly dull.

### Marginal Notes

Sir Andrew MacPhail writes: "In your issue of December 3rd, 1929, you were good enough to publish a review of that remarkable book, 'Nipsya', by Georges Bugnet, which on account of its creative power amounting to genius I placed in the category of 'Marie Chapdelaine' by Louis Hemon. From this high praise there is nothing to retract; but certain details of the author's domestic and social life, unwittingly published in the review, require correction. The following statement may be accepted as final; it is confirmed by information received from the author himself in a series of generous and charming letters:

Georges Bugnet was born at Chalon-sur-Saone in Burgundy; his father was a native of Jura, and his mother of Picardy. Before leaving France, he married his present and only wife, who was born in Dijon, her father in turn being an Alsatian and her mother a woman of Burgundy. In 1905, they came to Canada "with the hope of making a fortune in a few years." They settled at a place 12 miles north of Lake Ste. Anne in Alberta, their possessions being five dollars, an In-

dian pony, and a bag containing a choice of books in French, Latin, and Greek. Other pioneers arrived; and in time, the Lac des Aigles of Nipsya became a summer resort for the people of Edmonton.

For some years Mr. Bugnet was editor of *L'Union* of Edmonton, one of the best weekly journals in the French language. This position brought him into friendly relations with all the most important persons of the place; but journalism was only a by-product of his activity. For more than 20 years Mr. Bugnet devoted himself to scientific plant-breeding; and he has disseminated new vegetables throughout the West, even as far as the Experimental Station at Morden in Manitoba. He gave especial attention to the cross-breeding of cherries and plums, to create trees resistant to the climate; and his patient persistence has met with such success as to demand official recognition. Hon. Frank Oliver gave him consistent support, and the Deputy Minister of Agriculture, Mr. H. A. Craig, writes as recently as September 19th, 1929: "You have undoubtedly a great many experiments underway, for a private individual. Your pines struck me very favourably; and you have certainly made considerable headway with small fruits and ornamental trees." Mr. Bugnet, with the true spirit of the farmer, appears to be more interested in his plants than in his writing, remarkable as that writing is.

He and Mrs. Bugnet have a family of nine children, all of whom are receiving an education in French and English. He lives, and has always lived, the life of a prospering Western farmer, and is filled with enthusiasm for his new home for which he has done so much. It is in such pioneers as Mr. Bugnet and his wife that the hope of Canada is placed. They have enriched our material, intellectual, and artistic life."



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Emil Ludwig with his son Gordon and his dog, Lincoln, at his villa on the shores of Lago Maggiore, Italy.  
—Wide World Photos.





# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, MARCH 22, 1930



A gown of crepe marocain. The French Robespierre cuffs are a dashing note. The Grecian key design as seen in Oriental friezes influences the trimming of the scarf.

Robert Simpson Company, Ltd., Toronto.

—Photo by Charles Aylett, Toronto.



Hand woven Italian lace and eggshell straw, combined with panamalac. Ruby Cook Limited, Toronto.



This Spring suits take fashion lead! Above is an unusual version of this mode interpreted in Corinthian Green Crepe Venetian trimmed with Galyak. The blouse and lining are of Eggshell Crepe Satin.



Dress of Navy crepe—with "tied-in" cape and touches of white at the V neckline.

Ensemble Shop, T. Eaton Company, Toronto.

—Photo by W. A. Pidduck, Eaton Studio.



Navy blue watered silk afternoon cloak with small back cape.



A gown of flat crepe with a jacket of pussy willow crepe and featuring all up-to-the-minute fashion notes.

## The Blue Dog

Being Letters From Mrs. Appsbury Ames to Her Sister, Mrs. Charles Goofling

By MARGARET BUTCHER

My Darling,

I really thought I ought to scribble you a line to let you know the latest about cousin Brenda Brown. I think I told you in my last that she's taken a trip to New York. So like Brenda, isn't it, when she hasn't a bean? I'm glad you and I aren't ridiculously unstable people of that description. She gets the wildest ideas. Well, her friend that Miss Rogers was in to tea yesterday and she let out that Brenda had given her the key of the studio-apartment she rents near here and asked her to pop in every now and then to see that things were O.K. Not a

word of asking her own relatives to do it, you'll notice! It seems that Sarah Mullins, that doddering old nurse who always lives with Brenda, has gone too. Otherwise, Brenda says, she wouldn't have bothered Miss Rogers. Why Brenda still wants her old nurse with her is more than I can imagine. Anyway, between you and me I believe there is a special reason for this key business. I never saw anything in Brenda's apartment worth fifteen cents, the day I was there. But she's asked Miss Rogers to take special care of a blue china dog, and it has made me very suspicious, especially after all the fuss there was about the distribution of Uncle Henry's collection of curios. You may depend upon it, my dear, that blue dog is one of them. In fact, now I come to think of it, I am sure I can remember some mention of a blue dog. And where did it go? It makes me sick when I think of the knavery people will get up to. So if you have cousin Walter's address by you I wish you would write him, at once, and ask him definitely if there was a blue dog in the collection, will you? Incidentally, you might send me his address, right away. It may be useful. Fond love to you and Charlie and the two boys.

Your affectionate sister—Sophie.

Dear Bev,

Thanks awfully for your letter, and I am glad you wrote to cousin Walter, as I suggested. But I can't help thinking it was a little unwise of you to tell him why you wanted to know about the blue dog. He will probably try to get hold of it himself now, although what a bachelor of his age wants with heirlooms I can't imagine. Of course it should have come to me as the eldest married daughter of our branch. Don't you agree with me? I have made a note of cousin Walter's address. Thanks. My love to you all. In great haste, Yours affectionately—Sophie.

Dear Beverley,

I have had rather a shock. Yesterday I saw cousin Walter lunching in a restaurant near here with that Miss Rogers. They did not see me. You may depend upon it that the sly old thing is up to no good. After all, if he merely wanted to pump the Rogers woman about the blue dog he could have done it by letter. He must be trying to get the key out of her or something, and before we know what's happened the blue dog will be spirited away. I never did like his face, and I cannot help thinking how foolish it was of you to go into such details in your letter

to him. It is a mistake I should never have made. There is such a thing as being too effusive. I was talking to the Higleys yesterday, by the way, about the blue dog, and Cecil Higley, who is frightfully artistic, says he fancies it must be Chinese, something dynasty or other and absolutely priceless. This is in confidence, of course. My love to you all, Yours ever—Sophie.

P. S. I'm afraid I don't quite understand you when you say you ought to have got the blue dog, dear, as I had the lantern-clock. If you remember, you were offered the tea-caddy and refused it when Uncle's things were distributed. What does Charlie think?—S.

Dear Beverley,

I do hope you are not going to be difficult about the blue dog. I quite counted on you to co-operate with me in this, but it really looks as though one cannot depend on anybody in this world. You say that cousin Walter did not even trouble to answer your letter, so I have written to him by this mail and told him exactly what I think about it all, since you do not seem able to effect anything yourself. I am extremely disappointed in you all, to be quite frank. I have even rang up the Rogers woman two or three times, to see if she knows anything, but she is always out—or pretends to be. As for your insistence that the blue dog ought to go to you and Charlie, I do not think that any court of law would agree with you on that point. Yours—S.

I consider your letter most offensive and ungrateful after all the trouble I have taken, Beverley. Fancy even mentioning legal proceedings to your own sister. I suppose Charles is back of you in all this, but you already know my opinion of him, so I need say no more. But since you seem determined to be disagreeable I am going over, this very afternoon, to talk matters out with my solicitor Mr. Green, so you see I mean to be amply protected if you have made up your minds to be tiresome. I have received a very unsatisfactory and facetious letter from Walter, telling me absolutely nothing, so I have written to him again, and in due course, no doubt, he will hear from Mr. Green as well. There are no half measures about me. If you are all going to be underhand about the blue dog I am not.

Sophie Appsbury Ames.

Letter from Miss Brenda Brown in New York to her friend Miss Rogers.

Addie darling, I'm simply delighted! I've had matrimonial intentions for you for ages, and that's why I asked dear old cousin Walter to look you up. He is a lamb, isn't he? So you're really engaged? I knew you would be! By the way, in his letter of untrammelled enthusiasm he mentions, incidentally, that he's had a small batch of rather remarkable letters from other members of the family, including one absolutely unique effort from Sophie Appsbury Ames—and don't forget the Appsbury, will you? Something or other about a blue dog, he says. Privately he's always thought her slightly goofy, so he's taking no more notice of any of it, but I can't imagine what she means, can you? And drag me into it like that, anyway? The only blue dog I know anything about is that one I asked you to look after, on the top of the cupboard. Poor old Sarah values it so, and I believe she'd perish if anything happened to the hideous thing. Mullins bought it for her umteen years ago when they were on their honeymoon at Niagara Falls. She's still looking after me as though I were six, bless her! We shall be back soon. Thousands of hugs—and I am glad about you and Walter's.

Yours lovingly—

Brenda.



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LIEUT. COMMANDER G. B. BARNES, R.C.N., AND MRS. BARNES  
Who were married recently in Victoria, B.C. The bride was the former Ellen Daphne Gillespie, daughter of Mr. and Mrs. Alex. Gillespie, while the bridegroom is the son of the late Lieut. Col. G. E. Barnes, C.B.E., R.M.A., and of the late Mrs. Barnes of Crofton, B.C.

## That Cleanliness Complex

BY MABEL CREWS RINGLAND

WHEN a young mother bathes and dresses her offspring all ready for an outing and instructs him to sit still and be good while she puts on her hat and coat, she is apt to find him disappearing under the chesterfield after some desired object or exploring the depths of a cupboard, when she returns. And usually, like a marked-down garment at a sale, he has lost his pristine freshness, to put it mildly.

Now cleanliness may be next to godliness, but with youngsters it is next to impossible, especially in these days of springlike sunshine and slush. They love to make mud pies and puddle about in water, not because of any satisfaction they gain from being grubby, but because of the enjoyment inherent in the situation. Have you ever watched a group of children playing in a wet street or garden damming up the water in a ditch, making bridges and boats, canals and runways? I can recall it as the most thrilling episode of childhood days, and well worth the punishment my wet and bedraggled condition inevitably provoked from the powers that be.

Nowadays, we put coveralls and rubber boots on even the little codgers and turn them loose to have the time of their lives. All except those of us who have a cleanliness complex and cannot bear to see the little darlings soil their hands and clothes. One pitied the child whose play is continually hampered by warnings against the horrors of getting dirty! What jolly fun he misses!

In fact whole households often fall prey to this complex. Things are fairly turned upside down if anyone accidentally brings in a half a thimbleful of dirt, and even father fails to escape the badgering commonly showered on the luckless children whose heedlessness is a constant source of irritation. I suppose we all like clean, well-groomed homes and families, but if they can be had only at the expense of family peace and harmony they are not worth what they cost us. Who could possibly feel amiable after being chided roundly for some trifling carelessness, or be in the humour to digest a meal after being sent from the table a couple of times to remove from hands and face the remaining evidences of his previous play? A well-timed inspection a few moments previous to the meal-hour would maintain a decent standard of cleanliness and avoid much needless friction in the home.

Older children who are careless about tracking dirt into the house and spoiling their clothes can often be made to realize how much trouble they cause others by their thoughtlessness. Cleaning up after himself is a wholesome experience for any boy, even though the process may have to be repeated to secure first-class results. I recall an amusing incident when our lad, who was then eight, made his first intimate acquaintance with tar in the raw state. He came home with his suit and a new pair of fancy knicker hose splashed beyond recognition and I turned him loose on them in the cellar with turpentine and a cloth. After much labour and

groaning, most of the gummy substance was removed and a few facts stored away for future reference.

"I've learned a lot about tar to-day that I didn't know before and I'm off it for life," was his final conclusion, arrived at without trace of resentment or bitterness. The incident had been a valuable learning process in more ways than one.

THE strangest thing of all about this keeping clean business is that the child who as a toddler loves to wash himself, for the fun of splashing in soap and water and being independent of adult help, changes so abruptly, at about seven or eight, into a creature who runs a temperature at the very sight or mention of soap and a washcloth. The time and trouble involved seem to the growing boy and girl out of all proportion to the results. Cleanliness simply doesn't rank high in their scale of values at this time and it is difficult for the average mother to glimpse the problem from her child's point of view.

He is seldom spotless except under protest, but an approximation may be achieved by tactful suggestion and the generous use of praise. After all, this indifferent stage is only a passing phase of development which vanishes all too quickly with adolescence, when the desire to attract attention turns youth to the other extreme of over-anxiety regarding personal appearance. There are crucial problems aplenty which are not so automatically disposed of, without agitating ourselves needlessly over an ailment which time alone can cure.

At heart, even boys like cleanliness. I believe, though they refuse to make a fetish of it. They simply begrudge the time it takes and the interruption of their absorbing interests. The other day our young hopeful, who is just half-past-ten, gave us an amazing insight into this question.

"I have a new way with girls," he announced nonchalantly. "I take them by the ears now."

It sounded like a harking back to cave-man methods and at my look of surprise he offered to elucidate.

"When I want to choose a girl, I take a good look at her ears. If they're clean, I know the inside will be clean too. I couldn't stand a wife who was careless and dirty. She'd have a messy house too."

"But what about your own ears?" I remonstrated, quite nonplussed. "They're none too pure and sweet, nor your neck either, at times. What would the girls think about you, I wonder?"

"You're funny, mother; my ears are clean enough. Besides, girls don't notice little things like that anyway!" he replied with all the male assurance in the world.

So I try not to fuss unduly over trifles. For I know only too well that in a few short years he will be doling up with scented soap, his father's hair-cream, my manicure lotions, the latest in pastel shirts and noisy ties, and sallying forth to win the approval of some fair damsel who will, more probably, be elected for her looks than her clean ears.

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**ASPIRIN**

TRADE MARK REG.







MRS. C. L. BURTON  
Of Toronto, in her presentation costume.  
—Photo by Charles Aylett.

## LONDON ONLOOKER

### A Parliamentary Museum

LADY ASTOR has presented for the permanent exhibition in the Plymouth Museum the dress she wore eleven years ago when she took her seat as the first woman member of the House of Commons. Her gift suggests an idea with attractive possibilities. Why not have a section in the London Museum devoted to personal mementoes of equally interesting Parliamentary occasions? To such a collection Mr. Baldwin might contribute the first pipe he smoked as Prime Minister, and Mr. Churchill might send the hat he wore the day he went down to Westminster to begin his eventful Parliamentary career. As Britain's first Labour Prime Minister, Mr. Ramsay MacDonald also must have in his possession many relics which would impress posterity with the importance of that historic event. Mr. Lloyd George, too, would be expected to make a contribution. He has, for instance, a wonderful collection of walking-sticks, and it would be strange indeed if one of them did not possess the requisite qualification for admission to the Museum. Obviously, therefore, the nucleus of a most entertaining exhibition is ready to hand. Lady Astor's example in parting with her historic frock has but to be copied by her colleagues to make the show worthily representative of our Parliamentary story.

### Britain as a Tourist Centre

NOVEL methods are being employed by the Travel Association of Great Britain and Ireland to attract to this country an increased number of overseas visitors during the coming tourist season. Last summer, though the Association was then only in its infancy, the number of travellers from abroad entering British ports during the three summer months increased by about 20,000 as compared with the corresponding months of the previous year. Because of the prevailing trade depression, many people who habitually go abroad for their holidays may be staying this year in their own land, and it is essential that the resorts should remember that the majority of these visitors will be in a position to make comparisons with Continental standards. The Travel Association have just published a report

concerning the latest developments of their work. A quarter of a million cards containing messages of welcome to this country have been supplied to exporters and merchants who have foreign connections. A first edition in English of the Association's calendar of historic and important events for 1930 has been quickly exhausted, nearly half the issue having been circulated in the U.S.A. A second edition in English is now being printed, and in addition 300,000 copies of the calendar are being printed in French, German and Spanish, the total distribution aimed at being 1,250,000. The calendar contains as complete a list as it was possible to compile of the leading events—sporting, artistic and social, of the British year. At the forthcoming British Industries Fair at London and Birmingham there will be held a preliminary exhibition of a series of very fine photographs of typical British scenes and places of world-wide fame. The Association has opened its first overseas office at Buenos Ayres, and already there are indications that an increased number of visitors from the Argentine and neighbouring countries, including some organised parties will be coming to Great Britain this year. Ways and means are being sought also to open offices in Paris and New York, but everything depends on the measure of financial support which the Association continues to receive.

### The World's Oldest Sculpture

REPORTS received from the joint expedition of the British Museum and the University of Philadelphia to Mesopotamia show that up to the end of December Mr. Woolley was engaged in completing the excavation of the early cemetery at Ur, in which rich finds of gold objects have been made in previous seasons. One grave found had been plundered. Another yielded a gold-mounted electrum dagger, gold chains and beads, and a wig with gold ear-rings and frontlet. As several bodies of attendants were found about the principal coffin it is evident that the burial is that of a royal house. Another grave, that of a woman, yielded a head-dress with gold filigree pendants of a novel type. The principal interest of the excavations, however, has been the clearance of

levels below the cemetery, and the establishment from pottery tablets and seal-impressions of characteristic series of writing and painting in continuous sequence from a period which must go back far towards the beginning of the fourth millennium, if not earlier. On a separate site in the town a vertical cutting of nearly thirty feet has been made, revealing eight different layers of buildings. In the most ancient layers pottery was found of a kind similar to the earliest hitherto known, together with a statuette of a wild boar in steatite, which must rank as the earliest known specimen of sculpture. The seal-impressions (more than 500 in number) will be of great importance for the history of primitive art and writing in Mesopotamia. British excavators, who have obtained the permission of the Egyptian and British military authorities, are seeking the golden sarcophagus in which Alexander the Great is believed to have been buried in Alexandria. The tomb, it is hoped, may reveal the dazzling wealth and magnificence which signalled Alexander in his lifetime, and contain new and sensational historical treasures.

### School for Mosaic Workers

Westminster Cathedral has already cost hundreds of thousands of pounds. How much it will cost when rich and rare marbles cover all the lower walls, and mosaics, priceless in value, stud the ceilings of the nave, sanctuary, and chapels, no one can estimate. The figure probably will be well over a million. It speaks volumes, however, for the courage and enterprise of the Cathedral authorities that they have decided to go ahead on practical lines with the mosaic problem—a school for mosaic workers is to be established in the immediate future, which will be housed on one of the floors of the great Campanile Tower of St. Edward, which is now provided with a lift.



THREE GENERATIONS  
Mrs. G. T. Clarkson, Toronto, with her daughter, Mrs. Ernest Bogart, and three grandchildren.  
—Photo by J. Kennedy.

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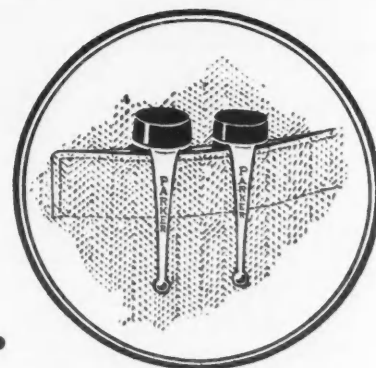
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## HOUSE AND HOME

### ADDED COMFORT IN SUMMER AND WINTER

BY W. BREDEN GALBRAITH,  
ARCHITECT.

YOUR present home, or that which you may build sometime, may be all that one may desire in beauty and convenience, artistically furnished and decorated yet, if not comfortable, it loses much of its charm. During the winter, the most attractive living room has little appeal if comfort is to be obtained only in that area that is closest to the fireplace. In summer, the most exquisite bedroom is

to a third of your fuel bill annually. This assumes that the insulating materials are properly applied.

IN THE large majority of houses, there is a very considerable leakage of air at three particular points; at the sash; between door and window frames and the walls; between the tops of the walls and the roofs. The insulation may be effective, provision should first be made to avoid such leakage.

having the plaster mixed on the job, it is advisable to use only the highest grade of exterior cement plaster, manufactured by a concern whose products bear a high reputation. Such plasters are in themselves usually water-resisting. The inside of brick and hollow tile walls may be coated with an asphalt bond-coating at very little cost, a liquid asphalt being made for the purpose. This is a precautionary measure, sealing the walls and retarding dampness and frost. It is



COOL IN SUMMER

This beautiful bedroom would not be a success were it uncomfortable in summer. The bed alcove is under the dormer roof. From the ceiling to the top of the shingles is only seven inches, but insulation at the roof makes the bed alcove as comfortably cool in summer as the downstairs rooms.

not entirely successful if it is so uncomfortably warm that it means restless nights.

Such conditions may not apply to your own home. If it is not insulated, however, you are using probably fifty per cent. more fuel than is necessary. If you have an attic, with no roof insulation, your attic rooms are probably uncomfortable in summer due to the surplus heat that comes through the roof and is stored up in the daytime. If there is no attic, and no roof insulation, bedrooms are invariably less comfortable in summer than when roof insulation is used. During the coming summer, now only a few months away, many may regret not having benefitted by the suggestions made in this article, many will pass unpleasant nights due to excess heat, and in the winter following, will again have difficulty in properly heating their homes or will do so at an expense far in excess of what is necessary.

Insulation is the use of certain materials, coupled with special methods of construction, whereby the passage of heat is resisted, thus retaining heat within the building in winter and keeping heat out in summer. It is for those of limited means as well as for the more wealthy. It is not an "expense" but an investment of a comparatively small sum in proportion to very tangible returns annually. It pays for itself very quickly. In the smallest home, \$50 spent in partial insulation will probably pay for itself in a couple of years or so and the saving each year, thereafter, will be a straight profit. Offhand, if you invest a sum equal to your annual expenditure on fuel, in insulating the home, you will save probably a quarter

Window sash made from certain woods, to meet a competitive market, shrink badly, swelling in summer. Even with these, properly applied weatherstripping of good quality will prove well worth the slight cost, incidentally helping to keep out insects and dust. When building, however, one should use nothing but good Canadian white pine for sash, as this wood is less affected by climatic changes than others.

Around door and window frames, a special material may be used when building, to effectively stop leakage between the frames and walls. In houses already built, caulking is the solution.

Similarly, a special material and proper construction will avoid leakage between the walls and roof, another part of the building that requires special attention in houses already built, according to the conditions existing.

IF A REFRIGERATOR door does not close tightly, the value of the insulation of the walls of the refrigerator will not be effective. Having stopped leakage of air through joints in the building, the insulation of the walls and roof may be accomplished in a manner to provide real comfort in both winter and summer, with an actual saving far in excess of the initial cost. The public are being educated, more each year, in respect to the various materials manufactured for this purpose. One point is often overlooked, however. Any dampness coming through the walls brings with it penetration of frost. In stucco houses, the exterior plaster should be of properly mixed Portland cement. Instead of

not often done but is well worth the slight cost.

The walls and roofs of new buildings may be insulated in various manners. For this purpose, there are a few outstandingly good materials; cork; quilts formed of insulating materials of various kinds, stitched between two thicknesses of paper or felt; similar quilts or "blankets" held together with jute; gypsum in various forms for use according to the construction; wood fibre and sugar cane fibre in board form, used separately or with plaster applied directly to these boards, replacing the usual lath. These latter may be used for various purposes instead of wood and other materials.

IT IS not the purpose of this article to describe the comparative merits of various forms of insulation. Insulating materials should be vermin-proof, slow burning or fire-resistant, decay-proof, and for certain purposes should be reasonably water-proof. In our new book, "When You Build", specific instances of the insulation of homes, together with photographic illustrations of those homes, are shown. A variety of insulating materials was used, together with methods of construction that would assure maximum results. While only during the past few years has the public heard much about the subject of insulating houses, one of those illustrated was built in 1911 in Alberta, and was fully insulated. I had never heard of insulating homes, at that time, and the results were most satisfactory and led to a further study of the subject and trying out different methods and materials. An outstanding example, cited in our book, is that of a home later built in



WARM IN WINTER

Added comfort with substantial fuel savings, together with less exposure to winter ailments, are amongst the winter season's benefits from insulation and from proper humidity in the home.



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Toronto, in which the heating system was computed on the usual basis for hot water heating, no allowance being made for the building being insulated. Ten years later, we added four rooms equal in area to over one-third of the original building, without increasing the boiler capacity. A year later, a large veranda was converted into a heated sunroom, still with no change in the boiler. This case bears out the reasonable claim that it is quite safe to substantially reduce the capacity of the heating system in a properly insulated building, for this home is as readily heated as it was prior to these additions. Incidentally, the owner checks up pretty closely on the temperatures in the various rooms. Due credit must be given to both the boiler and the method of insulation, and perhaps some credit to the architect for his method of construction.

From personal experience, I have found that with the weak points of the building, sash, frames and wall-to-roof leakage stopped, and what may be termed "partial" insulation, a two-storey dwelling about 36 ft. by 27 ft., may be heated for about \$100 in Toronto, during a cold winter, with heat on from September to May. I know of one case where a blower is used and the cost is further reduced. This compares with a cost of \$150 to \$160 in many houses of similar size, some running higher.

ANOTHER point not often stressed is the introduction of humidity into the home, a subject that should be treated at some length. The feeling of bodily comfort at 68 degrees, with proper humidity, is equal to that at 72 degrees in the dry air of the average home. What is of greater importance is that proper humidity means much better health and fewer colds and kindred ailments. It also means better health for furniture and woodwork in the building, avoiding shrinkage, in which item alone a good humidifying device is economy.

The Dominion Fuel Board estimates that, if all the residential buildings in Canada were properly insulated, an annual saving of thirty million dollars would result, that, on the same basis of calculation, the savings in Toronto, Hamilton, Ottawa and Montreal would be nearly seven million dollars. This is estimated on one ton of anthracite (or equivalent) per capita per annum,



**LORD AND LADY BYNG LEAVING FOR SOUTH AFRICA**  
The former Governor-General of Canada and present Commissioner of Police for London have gone to South Africa, where Lord Byng will recuperate from his recent illness on a large farm.

and twenty per cent. saving through insulation. (Perhaps the amount in dollars might be nearly doubled.) The same authority states that "for an average insulated house of six to eight rooms, an annual saving of at least three tons of coal or its equivalent in other fuels may be expected".

"When You Build" is a handsomely bound and beautifully printed book, 9" x 12", containing a hundred pages, illustrated with over a hundred half-tones including all the exterior views used in Mr. Galbraith's previous articles in SATURDAY NIGHT, together with dozens of floor plans of homes costing from four or five thousand dollars up. There are a limited number of very instructive articles including

"Insulation for Comfort and Economy," a subject on which Mr. Galbraith is considered to be an authority. This publication may be obtained from SATURDAY NIGHT at one dollar per copy.

### A Word With Him

By RUTH JOHNSTON

THE hardest thing to do is to have a word with him, for no day is long or wide enough, to find upon its outmost rim an opportunity for speech about one thing or another; subjects common to us only—A problem, or solution of some domestic bother.

So we, who promised fullest confidence, can but evade or fence when it comes to the ultimate issue. A man's breakfast must not be disturbed

by anything savoring of dissension. And in those brief and solemn moments

dedicated to the morning news one surely could not mention even the most self evident of truths. The wheel of day revolves and brings him back to me; an emitted spark, cold and lifeless: So it would be an indiscretion to be conversational at such an hour. For he must be revived at any cost, in various ways; It will not matter what one says,

if each gesture is of cheer and nonchalance.

The days and hours slip into months and years

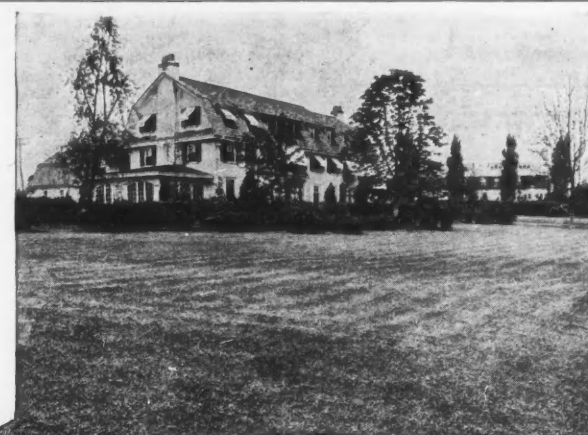
with everything unsaid. But, perhaps, before I am dead, I shall have an opportunity

To have a word with him.

### King Charles the Martyr

THERE was the usual procession of Stuart devotees to King Charles' statue recently. It must be many years since sympathisers with the King, who was beheaded on January 30th, 1649, hung their houses with

black on the tragic anniversary, as did the father of the first Lord Holland. This devout Tory not only hung his house with black, but made his children fast until evening. Lord Holland later told with some humour how the housekeeper, pitying the hungry children, used to give them comfits and cake unknown to their father. The result was that, instead of regarding January 30th as a day of mourning, they came to look on it as a pleasant excitement! Another story in connection with the anniversary tells that one of George III's sons lightly said to his sister's lady-in-waiting, Miss Russell, a descendant of Oliver Cromwell:—"Fie, Miss Russell, you should be at church weeping in humiliation for your ancestor's sins this day." Miss Russell replied, with more spirit than politeness:—"Sir, it is humiliation enough for a descendant of the great Oliver, to be employed as I am now in pinning up the tail of your sister's gown!"



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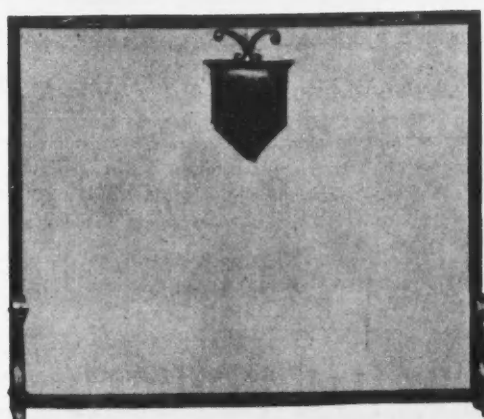


**IN THE MANCHURIAN MOUNTAINS**  
Chinese troops winding through a pass to take part in the manoeuvres near the Russian border. —Wide World Photos.



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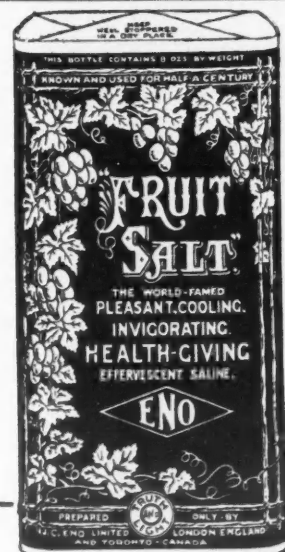
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## Exhibition of Drawings

An interesting exhibition of the drawings of Miss  
Glorie Merritt is being held in the Tea Room of the  
Westminster Hotel, 241 Jarvis Street. Miss Merritt's  
work is well known in connection with her cover  
illustration on such magazines as *Maple* and  
*Chatsworth*. It possesses a technique and distinctive  
individuality of unusual charm and interest.

**Announcements**  
BIRTHS - ENGAGEMENTS  
MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
Paid in advance  
All Notices must bear the Name and Address  
of the Sender

**BIRTHS**  
On Monday, March 3rd, 1930, at Chap-  
man Camp, R.C., to Mr. and Mrs. John  
Graham McEwen (nee Eleanor W.  
Chambers), a son.

**ENGAGEMENTS**  
Mrs. Ernest Drinkwater of St. Lam-  
bert, Quebec, announces the engagement  
of her only daughter, Mollie, to Mr. Per-  
cival H. de la Cour of Toronto, son of  
Mr. and Mrs. H. de la Cour, of St. Lam-  
bert, wedding to take place quietly in  
May.

**The Hotel Imperial**  
BERMUDA'S favorite family  
hotel. A home away from home.  
Excellent dining room. Year-round  
service of interest. Moderate rates.  
R. M. DALTON, Mgr.  
HAMILTON - BERMUDA

The following were guests of the  
Lieutenant-Governor of Ontario at  
Government House, Toronto, on Friday  
night of last week, when His Honor  
entertained at dinner for the officers of  
Stanley Barracks: Mr. Arthur Allan,  
Mr. George Beardmore, Lieut.-Col. Tor-  
rance Beardmore, V.D., Mr. H. D.  
Burns, Mr. G. W. Band, Lieut.-Col. D.  
B. Bowie, D.S.O., Major W. Baty, Col.  
W. T. Brown, V.D., Major E. L. Cald-  
well, Capt. M. H. A. Drury, Col. E. C.  
Dean, Mr. A. E. Dymont, Lieut.-Col.  
T. C. Evans, M.C., Lieut. C. Foulkes,  
Col. M. C. Gillen, Lieut.-Col. H. M. Hil-  
chie, Capt. L. D. Hammond, Lieut.-Col.  
A. K. Hemming, Col. C. G. Harbottle,  
C.M.G., Mr. J. W. Hobbs, Capt. T. A.  
James, Lieut.-Col. W. S. Lawrence,  
Major R. Leach, M.C., Major R. N.  
Luton, Col. K. R. Marshall, C.M.G.,  
Lieut.-Col. W. A. Moore, V.D., Lieut.  
Col. J. A. McCamus, M.C., Lieut.-Col.  
R. S. McLaughlin, Col. W. A. McCrim-  
mon, V.D., Lieut. G. K. McEay, Lieut.  
G. C. Mann, Col. Reginald Pellatt, V.D.,  
Mr. Gordon Perry, Major W. L. Raw-  
linson, Major Frank Sawers, M.C.,  
Lieut.-Col. W. W. Soden-Irwin, Col. W.  
Rhoades, Capt. E. W. Haldenby and  
Capt. L. A. Robertson.

The craft work exhibition at the  
Mallory's Art Galleries by the mem-  
bers of the Junior League of Toronto  
attracted a large number of interested  
and well known people on Friday of  
last week. A number of very charming  
young women, members of the League,  
looked after the comfort of the guests  
including, Mrs. Grenville Rolph, the  
president, Miss Elisabeth Laidlaw, Mrs.  
Fraser Grant, Miss Betty Baldwin, Mrs.  
C. A. Massey, Miss Eleanor Montgomery,  
Miss Phyllis May, Mrs. John  
Catto, Miss Florence Kemp, Miss Mary  
Wilson and Miss Janet Langmuir.  
Mrs. William D. Ross and Miss Susan  
Ross from Government House, Toronto,  
were among the interested visitors, and  
Mrs. F. N. G. Starr, Mrs. Frank  
Hodgins, Mrs. C. Shedd Laidlaw, Mrs.  
Herbert Bruce, Mrs. D. Gibb Wishart,  
Mrs. H. Mara, Mrs. Albert Brown, Mrs.  
John Broughall, Mrs. A. E. Gooderham,  
Mrs. Ross Webster, Miss Isabel Wil-  
liams, Mrs. Charles Baldwin, Miss W.  
Cameron, Miss Betty Smith.

Mrs. George Dickson, of Elm Avenue,  
Rosedale, Toronto, entertained at a  
very enjoyable musicale on Friday  
night of last week at her residence,  
when the Harisay String Quartette, Mr.  
Harisay, Madame Hornyski, Mr.  
Murray Adaskin, and Mr. T. Bremard,  
played a most interesting programme.  
Mrs. Dickson received in a smart gown  
of orchid georgette with lace, and  
pearls for ornament. Mrs. Dickson's  
guests included, Mrs. F. N. G. Starr,  
Mrs. D. A. Dunlop, Mrs. Goodwin Gib-  
son, Mr. and Mrs. Wellington Jeffers,  
Mrs. Goulding, Miss Helen Goulding,  
Miss Alice Cummings, of Hamilton, Mr.  
and Mrs. Boris Hambourg, Miss Esther  
Williams, Mrs. Newton, of Montreal,  
Miss Lily Waldie, Miss Belle Miln, Mr.  
and Mrs. Gordon Shaver, Mrs. J. F.  
Ross, Dr. and Mrs. Tovell, Mrs. Shen-  
stone, Miss Ethel Shepherd, Madame de  
Kresz, Madame Hornyski, Miss N.  
Thompson.

The officer commanding and the  
officers of Stanley Barracks, of Toronto,  
held recently a most enjoyable at home  
at Stanley Barracks for Major-General  
and Mrs. E. C. Ashton. Col. and Mrs.  
Douglas Bowie and Col. and Mrs. As-  
hton received, Mrs. Bowie very smart in  
a gown of black georgette, black slip-  
pers with rhinestone buckles, and small  
black felt hat with colored ornament.  
Mrs. Ashton wore a gown of georgette  
and lace with black hat. Mrs. Ashton  
was presented with flowers which she  
carried. The billiard room and the mess  
were decorated with flowers and palms.  
The tea table was done with iris daffo-  
dis and tulips. Mrs. K. Henning and  
Mrs. E. K. Caldwell poured tea and  
coffee. Those present included General  
and Mrs. Emsley, Col. and Mrs. Nor-  
man Perry, Col. and Mrs. Arthur  
Kirkpatrick, Col. and Mrs. Hunter  
Ogilvie, Gen. and Mrs. George Cart-  
wright, Major-General and Mrs. Victor  
Williams, Mrs. Walker Bell, Major and  
Mrs. Percy Arnold, the Premier of On-  
tario and Mrs. Ferguson, Mrs. Weir,  
of Saskatoon, Miss Ashton, Mr. and Mrs.  
A. E. Dymont, Col. and Mrs. Ewart  
Osborne, Major and Mrs. Victor Sifton,  
Mr. George Beardmore, Brig.-Gen. and



LADY TUPPER

Of Winnipeg is the wife of Sir Charles Stewart Tupper and daughter of Dr.  
and Mrs. Charles Morse of Ottawa. Sir Charles is a nephew of Lady Janet  
and the late Sir Charles Hibbert Tupper of Vancouver. Lady Tupper ac-  
companied her parents to Vancouver in February.

Mrs. John A. Gunn, Brig.-Gen. Garnet  
Hughes, Mrs. Roy Nordheimer, Lt.-Col.  
and Mrs. J. M. Muir, Lt.-Col. S. B.  
Pepler, Mrs. Pepler, Lt.-Col. W. H.  
Watson, Mrs. Watson, Lt.-Col. and Mrs.  
Hagerman, Lt.-Col. and Mrs. J. E. Mc-  
Camus, Lt.-Col. and Mrs. W. Black,  
Lt.-Col. and Mrs. A. Taylor, Lt.-Col. C.  
J. Ingles, Lt.-Col. Soden-Irwin, Lt.-Col.  
J. H. McLaren, Mrs. McLaren, Major  
Ridout, Lt.-Col. and Mrs. W. B. Kings-  
mill, Lt.-Col. and Mrs. G. T. Chisholm,  
Col. Colin Harbottle, Lt.-Col. H. R.  
Alley, Mrs. Alley, Lt.-Col. and Mrs.  
Mackenzie Waters, Lt.-Col. T. R.  
Loudon, Col. and Mrs. Reginald Pellatt,  
Lt.-Col. and Mrs. J. W. Langmuir, Lt.-  
Col. B. L. Johnston, Lieut.-Col. and  
Mrs. J. A. Cooper, Lt.-Col. S. W. Baird,  
Major and Mrs. Storms, Mr. D. C. Dur-  
land, Capt. M. J. Joyce, Mr. C. C. Mann,  
Major and Mrs. P. Earnshaw, Major J.  
Richards, Capt. and Mrs. J. Godfrey,  
Lieut.-Col. J. E. L. Streight, Col. W.  
C. Brooks, Lieut.-Col. and Mrs. Moore,  
Brig.-Gen. and Mrs. D. C. Draper,  
Lieut.-General Sir George Cory, Col.  
and Mrs. Rhoades, Col. and Mrs. Eric  
Phillips (Oshawa), Lieut. and Mrs. An-  
drew MacLean, Mr. and Mrs. Arnold  
Ivy, Mr. and Mrs. Carr-Harris, Major  
and Mrs. G. M. Hutton, Col. and Mrs.  
H. F. Hertzberg, Mr. and Mrs. F. A.  
Warren, Mr. and Mrs. R. S. Mc-  
Laughlin, Miss Eleanor McLaughlin  
(Oshawa), Major and Mrs. Jennings,  
Col. and Mrs. C. H. Hill, Lieut.-Col.  
and Mrs. W. S. Lawrence, Capt. and  
Mrs. T. H. May, Col. and Mrs. G. C.  
Dean, Col. F. S. L. Ford, Col. and Mrs.  
M. C. Gillin, Lieut.-Col. and Mrs. H.  
M. Hitchie, Col. and Mrs. McCrimmon.

A very enjoyable musicale was given  
at the Heleconian Club, Toronto, on  
Saturday afternoon of last week when  
Mrs. Boris Hambourg, charming in a  
green ensemble with becoming hat, and  
Mrs. Charles Sheard, smart in black  
lace, small black hat and fox furs, re-  
ceived the many guests. The much ap-  
preciated musical programme was  
given by the four cellists, Mr. Boris  
Hambourg, Madame Hornyski, Mr.  
Kirkpatrick, Col. and Mrs. Joseph  
Sheard. Tea was served from an at-  
tractive tea table at which Mrs. Leo  
Smith and Mrs. Percy Robinson pre-  
sided. Those present on this delightful  
occasion were, Mrs. F. N. G. Starr,  
Major and Mrs. Richard Sankey, Mrs.  
George Dickson, Miss Alice Cummings,  
Hamilton, Mrs. Hunter Ogilvie, Mrs.  
Hilliard Robinson, Madame Rochereau



MRS. GUY SUCKLING  
And son Brian of Westmount, Montreal.

—Photo by Rice.

SECOND REASON

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"I have been drinking  
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Everywoman

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'Fresh from the gardens'

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VENETIAN CLEANSING CREAM

A light, feathery cream that liquefies quickly  
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receptive. \$1.00, \$2.00, \$3.00, \$6.00.

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A mild astringent which firms, tones and  
whitens the skin and brings new life to every  
cell. Use with and after Cleansing Cream to  
stimulate circulation and bring a glow of  
natural color to the cheeks. 85c, \$2.00, \$3.75,  
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Softest silky tissues. The sanitary and con-  
venient way of removing cream. Roll 40 cents.  
Large box of 4 rolls \$1.50; large package \$2.25.

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use them by allowing you to apply them under her directions.

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Miss G. W. Strangways.

**THE SIMPSON COMPANY LIMITED**

Mrs. W. H. Price entertained at tea  
in the Speakers Chambers, Parliament  
Buildings, Queen's Park, Toronto, on  
Tuesday afternoon of last week. Mrs.  
Howard Ferguson receiving with her.  
Mrs. Price was smart in beige and tan  
chiffon and beige mohair hat with lace,  
and amber earrings and necklace. Mrs.  
W. D. Ross and Miss Susan Ross, of  
Government House, Toronto, the for-  
mer charming in black velvet and sil-  
ver with black toque, and silver fox  
furs, and Miss Susan Ross, smart in  
beige with green hat and coat, were  
among Mrs. Price's guests.

Mrs. Frank MacKellan, of Upper  
Huron Street, Toronto, entertained at  
a small tea on Friday afternoon of last  
week in honor of Sir Duncan and Lady  
Orr-Lewis, who have been visitors in  
Toronto, and guests of Mr. and Mrs.  
Frank McEachern.

Mrs. Milligan, of Philadelphia, is a  
visitor in Toronto, guest of Mrs. Draper  
Dobie.

Mr. and Mrs. T. A. McAuley are  
again in Toronto from Palm Beach,  
Florida.

Mrs. John Gillespie and Miss Laura  
Gillespie, of Toronto, are spending a  
few weeks at Preston Springs.

Miss Mae Barwick, of Montreal, is a  
visitor in Toronto, guest of Mrs.  
Herbert Schofield.

Mrs. C. E. Burden, Mrs. W. R. Jack-  
son, Mrs. G. K. Moore and Mrs. C. R.  
Brown were the patronesses of the  
bridge and euchre given by the Rud-  
yard Kipling Chapter I.O.D.E., so suc-  
cessfully in the roof garden of the  
Royal York Hotel on Saturday of last  
week.

Mrs. Eaton Burden, of Toronto, has  
been visiting in New York.





**MRS. G. FIELDING BIGGAR**  
Formerly Miss Mary McKee, daughter of Mrs. J. A. McKee and the late John A. McKee, Toronto.  
—Photo by Ashley and Crippen.



**MISS PEGGY NORTON**  
Daughter of Mr. and Mrs. John M. Norton, who was a bridesmaid at the wedding of her aunt, Mrs. Biggar.  
—Photo by Ashley and Crippen.

The Governor-General of Canada, Lord Willingdon, accompanied by Mr. E. C. Mervill and Mr. V. Blundell, was in Toronto on Thursday of last week to be guest of honor at the Navy League banquet at the Royal York Hotel. His Excellency dined at Government House, Toronto, with the Lieutenant-Governor of Ontario and Mrs. W. D. Ross, on Thursday, and returned to Ottawa the same night.

Mr. and Mrs. Frank McEachern, of Toronto, entertained at dinner on Wednesday night of last week for their guests, Sir Duncan and Lady Orr-Lewis, of England, who were in Toronto for a week.

The final concert by the Women's Musical Club of Toronto is being held on Thursday afternoon of this week at Hart House Theatre, and Claire Dux, soprano of the Chicago Opera, will be the very great attraction on that afternoon.

Mrs. Hugh Wardrop is again in Hamilton, Ontario, from Quebec, where she was the guest of Miss Lucie Doucet.

The engagement is announced in London, England, of Miss Betty Kindersley, daughter of Sir Robert and Lady Kindersley, 11 Grosvenor Square, to the Hon. James Phillips, nephew of Lord Kilsant. The marriage will take place in June. Miss Kindersley who is a sister-in-law of Mrs. Hugh Kindersley, of London, England, formerly Miss Nancy Boyd, daughter of Dr. and Mrs. Geoffrey Boyd, of Toronto, visited Canada last summer.

Miss Amy Magrath, of Toronto, has been in Montreal recently, guest of her aunt, Mrs. A. D. Durnford, and attended the Winter Club, Montreal, in honor of Miss Jean Fairbairn.

At the head table at the Navy League of Canada banquet, held on Thursday night of last week at the Royal York Hotel, the guests were, the Governor-General Viscount Willingdon, his secretary, Mr. E. C. Mervill, A.D.C., Mr. V. Blundell, Admiral Gordon Campbell, V.C., D.S.O., Hon. Howard Ferguson, Hon. W. H. Price, Mrs. Price, Hon. George S. Henry, Mrs. Henry, Rev. Canon Cody, Mrs. Cody, Lieut. Andrew S. MacLean, commanding officer Naval Reserves, and Mrs. MacLean, Lieut. W. G. Shedden, acting commanding officer Naval Reserves; Major-General and Mrs. E. C. Ashton, Mayor Wemp, Mrs. Wemp, Mr. Sam Harris, Mrs. Harris, Mr. G. B. Woods, Sir Henry Pellatt, the American Consul and Mrs. Emil Sauer, Col. and Mrs. A. E. Gooderham, Col. C. W. Rowley, Miss Rowley, Mr. E. B. Stockdale, Col. W.

F. Eaton, Mr. J. A. Tory and Mrs. Tory, Mrs. Ferguson Burke, Mrs. J. A. Stewart, national president I.O.D.E., Mrs. Griffin, Mrs. C. E. Burden, municipal regent Toronto I.O.D.E., Mrs. McFarlane, president Local Council of Women, Mrs. W. E. Groves, Dr. and Mrs. Walker.

Mr. and Mrs. Lyn Plummer are again in Toronto from Aiken, South Carolina, where they were the guests of Mr. and Mrs. Allen Case, of Toronto.

Miss Alice Cummings, of Hamilton, was a week-end visitor in Toronto, guest of Mrs. George Dickson, of Elm Avenue, Rosedale.

Mr. and Mrs. Duncan Coulson, of Toronto, left this week for Atlanta, Georgia.

Mrs. Harold Weir, of Saskatoon, who was recently the guest in Toronto of Mrs. E. C. Ashton, is again in Saskatoon.

Mr. and Mrs. W. S. Hodgins are again in Toronto from Palm Beach, Florida.

Mrs. Wallace Barrett, of Toronto, entertained a few friends to tea on Wednesday of last week to meet Sir Duncan and Lady Orr-Lewis, who were her sister, Mrs. Frank McEachern's guests during their stay in Toronto.

Mr. and Mrs. R. S. McLaughlin are again at Parkwood, Oshawa, after some time spent at Miami, Florida, and on their yacht, *Shadock*, in southern waters.

Col. F. B. Robins entertained at luncheon to-day at his residence on Hillholm Avenue, Toronto, in honor of Dr. Bellender S. Hutcheson, V.C., M.C., of Cairo, Ill. Colonel Robins' guests were: Major-General, Ashton, Dr. C. A. Temple, Dr. R. A. Thomas, Dr. Leonard Murray, Dr. A. R. Hagerman, Rev. W. L. Baynes-Reed, D.S.O., Col. Hills, D.S.O., Col. Dean, Col. A. G. Poupore, Col. Colin Harbottle, Col. W. H. Watson, Mr. Harold Ballard, Major Alan Thomas, Major Frank Odium, Dr. Sparks, Gen. D. C. Draper, Mr. K. F. McLaren and Dr. Sharp.

Mrs. Sigmund Samuel, of Toronto, was at home on Wednesday afternoon of last week at the Royal Ontario Museum. Mrs. Currelly received with her and Miss Samuel assisted at the tea table. Those present included: Mrs. W. D. Ross, Col. Alexander Fraser, Dr. and Mrs. Herbert Bruce, Lady Aird, Mrs. H. D. Warren, Mrs. Howard Ferguson,

Mrs. Monk, Professor and Mrs. J. C. McLennan, Professor and Mrs. W. A. Parks, Professor Alfred Baker, Professor and Mrs. R. B. Thomson, Mr. and Mrs. G. T. Pepall, Senator and Mrs. McGuire, Mr. H. H. Mason, Miss K. Mason, Mr. T. H. Mason, Miss Dell Gooderham, Mr. and Mrs. Henry Sproatt, Mrs. F. K. Morrow, Dr. and Mrs. King Smith, Mr. and Mrs. George Gale, Mrs. Taylor. The Viking sword which was presented by Mr. Samuel to the Museum was on view and the history of it was explained in detail by Professor Currelly.

Miss Mildred Brock, of Toronto, is a visitor in Ottawa this week, guest of Mrs. Drummond Burn.

Mrs. J. Maynard, of Toronto, entertained at supper on Sunday night for Major-General and Mrs. E. C. Ashton.

Mrs. G. H. Sproatt's first reception since her marriage at her residence on Poplar Plains Crescent, Toronto, was a very charming affair and was largely attended.

Mr. Alfred Beardmore, of St. George Street, Toronto, recently sailed in the *S.S. Vulcania* from New York for the South of France.

Viscountess Willingdon, wife of the Governor-General of Canada, will be the guest of honor at a reception and tea given at Ardwood, the residence of Lady Eaton, of Toronto, on Friday afternoon, March 28th, under the auspices of the Upper Canada Auxiliary of the British and Foreign Bible Society of Canada.

Miss Frances Page has been a visitor in Toronto from St. Catharines, guest of Miss Dorothy Meyers.

Mr. and Mrs. Hilton Tudhope are again in Toronto from Atlantic City.

Mr. and Mrs. W. E. Phin, of Hamilton, Ontario, are at Pasadena, California.

Mr. and Mrs. R. C. H. Cassels, of Toronto, sailed on Saturday of last week for the West Indies.

Mr. and Mrs. Wallace Barrett, of Toronto, are sojourning at Palm Beach, Florida.

Mrs. R. C. Matthews is again in Toronto from Ottawa.

**IS AMERICA'S  
Loveliest MOTHER and  
Most Attractive CHILD  
in Your HOME?**

The dual Contest to find the Loveliest Mother and Most Attractive Child, now being conducted by the Photographers' Association of America (International) and The Toronto Daily Star (Ontario) offers you the opportunity of a life-time. If a resident in the Province of Ontario, you are eligible for both Contests, and so have a double chance of winning. The prizes offered are:

\$20,000 Cash Prizes, in the Golden Anniversary Contest (International)  
\$1,000 Cash Prizes and two portraits in oils, in the Ontario Contest

Your Mother and your Child are to you the Loveliest on all the earth. Take time now to visit our studios with Mother and the youngsters—have those new photographs taken—Mother's will be just in time for "Mother's Day"—and you can never have too many of the "little ones"; submit extra prints in the Contests—yours may be the winning photo!

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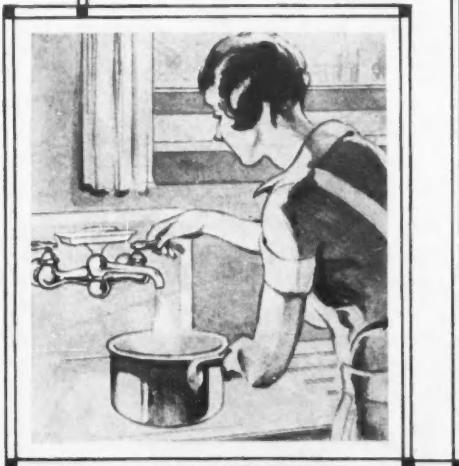
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While it is the luxury of all luxuries—because cleanliness and health are inseparable—the cost of the WALLRICH SHOWER is low. Just a trifle added to the total for new homes.

The WALLRICH SHOWER has the new Chromium Plate—the rustless finish that needs no polishing. Perfect temperature adjustment—and a shower head that turns the stream where you want it. Instant adjustment changes the spray from a mist to a cold shower—from a summer rain to the keen, invigorating dash of liquid needles.

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**MISS JEAN McLAUGHLIN**  
Debutante daughter of Dr. and Mrs. R. P. McLaughlin, Ottawa, who was presented at Ottawa, last month.  
—Photo by Paul Horadai.



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FOR the loveliest ladies of France, Bourjois of Paris created this Savon de Luxe... Ashes of Roses... a soap with a satin-smooth lather that guards loveliness of skin with rarely precious oils... that thrills with its "Perfume of Happiness".

Such exquisite pleasure as you will find in its daily use... such beauty of skin and complexion as will be yours, are generous rewards for your faith in Ashes of Roses.

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# THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

## THAT SCHOOLGIRL COMPLEXION

"HOW old should a girl be before she uses creams, and so on?" writes the mother of a daughter of fourteen. "When I was my daughter's age, and that wasn't so terribly long ago, any woman who permitted a girl of that age to use cosmetics of any kind, was thought to be quite beyond the pale. But Dorothy seems to take a genuine interest in using the creams, saying she likes to do it because 'they make her skin feel nice.' I do not want to forbid her using these creams which, by the way, are always on my dressing table, unless you think she is likely to harm her complexion — which is quite good. What do you think?"

Fourteen years is not too young an age at which to begin caring for the skin. We really cannot begin too soon, and every girl should be taught how to preserve the wonderful skin which usually is the prerogative of youth, so that she may keep it when she becomes older, and what is more, keep it without too much trouble.

The young girl does not need the number of preparations required by an older woman. For instance she seldom requires skin food, or the heavier nourishing creams designed to help fill hollows and eradicate lines in a thin face. Nor does the young complexion as a rule require astringent lotions other than icy cold water dashed over the face after it has been washed.

But she should be taught to use cleansing cream at the end of the day before retiring. She should be shown how to rub it lightly into the face with the tips of the fingers with the correct upper and outward motion of the hand. The cleansing cream is light and liquefies almost immediately it touches the skin, penetrating deep down into the pores and loosening the infinitesimal bits of grit and dust that have worked their way down into them. When the first application of the cream has been removed with cleansing tissues, another may be applied if one has the time. After this has been removed, one can bathe the face with soap and water, completely removing every bit of foreign matter that has lodged in the skin during the day.

By this means those banes of youthful days, blackheads, usually may be avoided. They, of course, are caused by pieces of foreign matter usually causing irritation to some point of the skin, with the resultant unsightly spot. Perfect and thorough cleansing of the skin as a rule will prevent such a condition arising if the skin is normal.

When there is acne, another youthful skin complaint, steps should be taken immediately to rid the skin of it. It is now possible to secure skin treatments that are wonderful in their effects upon skin affected in this

manner. These treatments usually are given with the object of stimulating the circulation of the skin to such an extent it will be enabled to throw off the poisons that lodge there. Some wonderful results have been secured through these various treatments, so that it is not necessary for anyone to endure it until it disappears.

If it is allowed to persist, the skin usually is scarred, consequently it is the better part of wisdom to take steps immediately it makes an appearance to eradicate it.

But for the daily care of the normal skin, what other creams may the young 'teen age girl use? If her skin is of the sensitive kind, inclined to dryness, she may use a light cream which will help to keep it soft. This may be used before retiring and after the face has been cleansed with cream and washed with soap and water. It should be applied very sparingly, any excess being removed with the paper tissues.

A light foundation cream should be used before applying the powder which she usually is permitted to use. A shiny nose is no longer considered a sign of soap and water virtue, and it does brand one as being decidedly

demodé... even among schoolgirls. So by all means permit her to have her own compact, and see that it is a good one with the best powder it is possible to obtain and the color that matches her skin.

Taking proper care of the skin at an early age means an early start that is a wonderful advantage in later years when the appearance of the skin is a serious matter involving much attention. What chance have even the tiniest lines to obtain a start in a skin to which unremitting care is given?

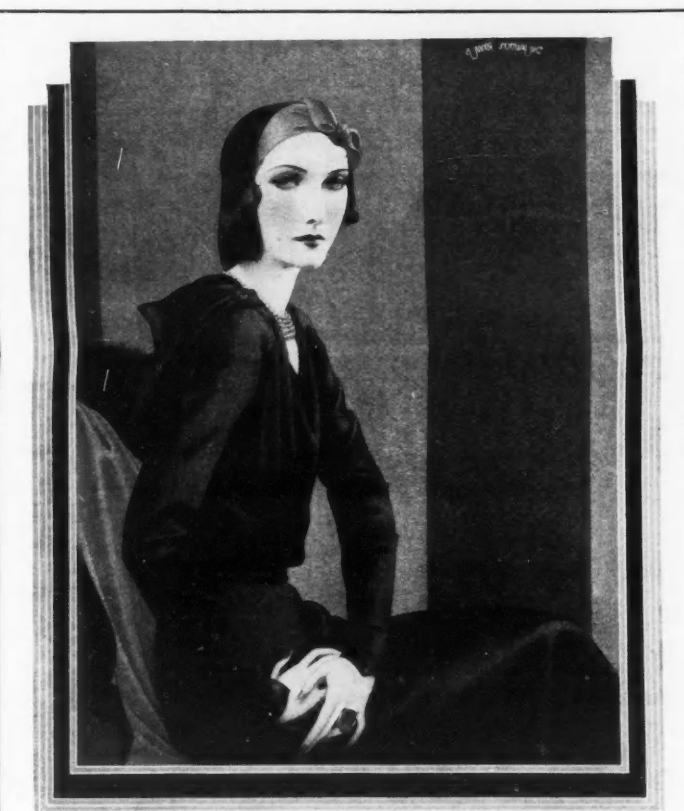
When this care of the skin is postponed until the first signs of wear and tear actually begin to make their appearance it will require much more time and effort to keep it in good condition than if this time had been foreseen well in advance.

So by all means do not discourage your daughters from using the creams and other beauty aids. Let it be your mission to show them how to use these correctly and to assure yourselves that they are using those that will do them the most good.

The care that is given the complexion in the 'teens and early twenties will pay rich dividends in the thirties.



Sports suit of cotton tweed with nubbed homespun-like texture that has become quite smart. Yellow and green are the predominant colors. The costume also includes a one-piece "skirt and shorts" tennis suit of broadcloth.



## WOMEN ARE TURNING TO MODESS for Comfort

Gracious softness, a yielding pliancy, rounded sides which cannot irritate, greater absorbency — these refinements assure greater comfort.

Trained nurses in our employ have interviewed thousands of women. Practically without exception, women who have used Modess tell these nurses that they prefer it because of its greater comfort and efficiency.

We have discovered that the saleswomen in the stores carrying it almost invariably prefer Modess for their own use. This fact alone has influenced many customers to try Modess.

These few simple proofs that every woman who tries Modess is impressed by its fineness will, we hope, encourage you to test it yourself. Buy one box of Modess. We will be surprised if you are not convinced that it is far superior to the kind you have been using.

# Modess

SO INFINITELY SOFTER

A Johnson &amp; Johnson Product

MADE IN CANADA

World's largest makers of surgical dressings, bandages, absorbent cottons, etc.



A—One of the draped and tied hats that are being worn with matching tweed suits. B—The versatile jeweled clip worn at the point of the décolletage. C—A jaunty scarf and matching bag of plaid gingham. D—Lace mitts for evening have staged a return with the romantic mode. E—Whether scalloped or petalled, silk pique "lingerie touches" are beloved by Paris. F—A bag with a wooden handle having corners of gold, which may be carried in the hand. Fold the handle back and, presto! it is transformed into an under-the-arm purse. G—This unusual cap of silk tricot was worn by a smart Parisienne in the evening recently.



## Brunette Beauty

Dull, lifeless, brown hair glows with alluring tints after a shampoo with Evan Williams "Graduated". Six distinct shampoos for every shade of hair, at your druggist.

Imported from England  
SOLD EVERYWHERE  
Sole Canadian Distributors  
PALMERS LIMITED  
MONTREAL

**Evan Williams HENNA SHAMPOO**

## For Framed Pictures

Hang them on **Moore Pushless Hangers** and don't show ugly wires. All dealers. Moore Push-Pin Co., Philadelphia, Pa. Originators of the world-famous Moore Push-Pins.



## Cold in Head, Chest or Throat?

RUB Musterole well into your chest and throat—almost instantly you feel easier. Repeat the Musterole-rub **once an hour for five hours**... what a glorious relief! Those good old-fashioned cold remedies—oil of mustard, menthol, camphor—are mixed with other valuable ingredients in Musterole. It penetrates and stimulates blood circulation and helps to draw out infection and pain. Used by millions for 20 years. Recommended by doctors and nurses. Keep Musterole handy.

**MUSTEROLE**  
BETTER THAN A MUSTARD PLASTER  
USE U.S. PATENT



## Rout gum troubles—Defeat "Pink Tooth Brush"

If ever your tooth brush "shows pink," it's an infallible sign that your gums need attention. Gingivitis, or even pyorrhea, may result unless you take prompt measures to bring your gums to health!

Fortunately, it is easy to care for your gums as dentists say you should. Simply brush your teeth and massage the gums twice a day with Ipana Tooth Paste.

Massage and Ipana rouse the circulation, help to restore a normal tonicity to the gum walls, give back the stimulation your gums should get, but do not.

For modern food is too soft, too yielding; circulation flags, tissues break down, gums grow soft and soggy. But massage with Ipana, gently at first, harder later on, restores the stimulation that your gums need so much to keep in health.

## How Ipana tones and hardens the gums

Ask your dentist about this. Ask him about Ipana. He will probably tell you how good it is and why. Containing ziralol, a recognized hemostatic and antiseptic widely used by the profession, Ipana exerts a toning and stimulating effect that makes the massage doubly effective.

By all means give Ipana a trial. There is a sample offered by the coupon below. But better still, go to your druggist today, get a full-size tube and give Ipana a real chance to show you what it can do.

**IPANA TOOTH PASTE**  
MADE IN CANADA

BRISTOL-MYERS CO. D.O.-7.  
1241 Beoit St., Montreal, P. Q.  
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two-cent stamp.  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Prov. \_\_\_\_\_



## Correspondence

R. T. The hair usually falls out and becomes quite thin and dry after a fever or a severe illness of any kind. It can be brought back to normal by treatments, and will improve as your strength returns and you recover from your ill-health. The hair needs oil treatments to supply the oil in which it is lacking. Give it a daily brushing with a soft brush, and do not be alarmed if it seems to make the hair come out. The brushing will merely be removing the loose hair which is ready to fall out, and make room for the new growth. The scalp will show improvement.



A cardigan jacket suit finely tailored with a separate skirt which features the new flared front in a blue diagonal weave.

ment if it is massaged firmly with the fingers to encourage the circulation.

T. W. The proper way to apply powder begins when you fill your puff with powder. Dip the puff in the powder box and fill it by folding it and rubbing the two sides together until the powder has been thoroughly rubbed into the fabric. You will find when it is applied to the face that it leaves only a light film of powder which is barely apparent, whereas if it is applied in the usual way there is loose powder which either must be removed or rubbed into the skin. In any event there is not the even effect that is obtained if the powder is rubbed into the puff.

P. N. Since your face is round and slightly full in contour, you will obtain the most attractive results by applying your rouge not too far away from the side of your nose. This encourages the illusion that the face is longer than it really is.

When using cream rouge the best way to apply it is by patting on three dots with the tip of the finger in the shape of a triangle. Blend the rouge towards the center of the triangle, and



A charming coat of white wool suede which follows the popular Princess lines. A white felt hat with a green baku straw insertion in the back part of the crown completes the outfit.

then blend it outwards so that there is a soft gradual fading of the corner that is natural and convincing.

E. C. Perhaps you have been neglecting your neck although your face has been receiving the proper amount of attention. If this is so, this will be the reason for the slightly darker shade of your neck than your face. Fur collars sometimes are the cause of a slight darkening. Use cleansing creams as well as soap and water, and in addition make use of a bleaching cream to make the skin white. This need not be strong. A mild bleach will do, and when the skin has become white and smooth again, continue the cleansing treatment, and use the bleach about once a week in order to ensure continued results.

## Italian Art for Collectors

SEVERAL of the West End art collectors have seized the opportunity afforded by public interest in the Burlington House Exhibition to arrange displays of Italian art. Messrs. Spero and Kerin, of Clifford Street, have assembled a very fine collection of art objects of the Italian Renaissance, consisting of majolica, bronzes, vessels, and sculpture, of which the most notable item is a Della Robbia figure (either by Andrea or of his school) of that popular device, a kneeling angel with a candlestick. Among the bronze plaquettes are a



Showing the off-the-face influence, a clever combination of baku straw and felt for early spring wear. John D. Ivey Limited, Toronto.

—Photo by Ashley and Crippen.

number by Riccio, and the faience and Tuscan jars include some remarkably fine specimens which should attract any collectors prompted by the display in the South Rooms at the Academy to acquire for themselves, similar, if

lesser, works of art. Eight landscapes by Canaletto and a landscape and portrait by Guardi are on exhibition at the Savile Gallery in Bruton Street. The frequent association of the two names has been on the whole very flattering to Guardi, who has not the brilliant colouring and balanced design of Canaletto's best period, before his popularity turned him into a mannerist. Four of the Canalettos at the Savile Gallery have come from Farnborough Hall, Warwickshire. A legend of a broken heart and a flight to Italy is connected with the commissioning of these pictures by the contemporary owner of Farnborough, and it led to the visit of Canaletto to England, where he painted a number of well-known landscapes, several of which are in the National Gallery.

Another mighty nice thing about Old Dobbin was that his value didn't depreciate about 25 per cent. after he had been driven three or four months. —Louisville Times.

## Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

## PINK - AND - WHITE SKIN

CLEAR, FRESH, RADIANT  
Hiscott Facial Treatments have a magic charm in creating loveliness. The ice and clay packs, the creams, lotions, massage and violet ray, all have the effect of removing facial blemishes from the skin, and eliminating wrinkles, flabbiness, lines, the marks of anxiety, and that tired look. One treatment refreshes and makes one look years younger. Treatments \$2.25 each, six for \$12. Those who cannot come to the Institute can send for the wonderful preparation we call



## PRINCESS SKIN FOOD

Each jar contains enough for 15 treatments, and gives similar results when used at home according to the full instructions we give, including valuable instructions for massage. All sent to any address on receipt of price, \$1.00.

## SUPERFLUOUS HAIR PERMANENTLY REMOVED

Our system of removing undesirable hair by Electrolysis has given perfect satisfaction for 37 years. Write for full particulars.

WRITE FOR BOOKLET "X" FREE

HISCOTT INSTITUTE, LTD.,

61F College St. Toronto.

## Reasons Why You Should Use Cuticura Soap

1. It is pure and you should use the best for daily toilet use.
2. It helps to make and keep the skin clear and healthy.
3. It contains medicinal properties so is excellent for skin troubles.
4. It keeps baby's skin healthy.
5. It is excellent for shampooing the hair.
6. It is economical at 25 cents a cake.

Sold everywhere.  
Canadian Depot: J. T. Watt Company, Ltd., Montreal.

# MRS. JOHN DAVIS LODGE

## SAYS "I BELIEVE IN BEAUTY"



From a poem to FRANCESCA BRAGGIOTTI by AMY LOWELL...

Dancer of silver shadows,  
You are all youth and freshness...  
You dance in the dawn,  
Printing a fleeting pattern of your bright body  
Against sudden, startled green.



Lovely young Mrs. John Davis Lodge of Boston and New York is the bride of the grandson of the late United States Senator Henry Cabot Lodge. Née Francesca Braggiotti, she is widely known as a dancer. (Left) In her brilliant interpretation of "Schéhérazade."

BEAUTY, romantic ancestry, talent and charm—such is the dowry of lovely young Mrs. John Davis Lodge, bride of the grandson of the late United States Senator from Massachusetts, the Honorable Henry Cabot Lodge.

Born Francesca Braggiotti, Mrs. Lodge lived as a child in Florence, Italy. Beautiful, with starry dark eyes and hair golden as Melisande's, she is devoted to the art of the dance.

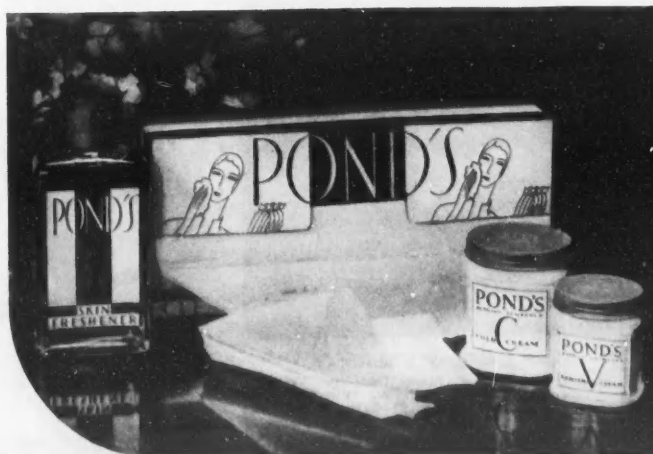
"I believe in beauty," she says. "Women should live for loveliness, for lovely minds in lovely, graceful bodies. And the charm of a lovely skin is as important as the body's natural grace!"

Mrs. Lodge's own skin is exquisite, warmly colored and fresh as a tea-rose. "I've used Pond's Two Creams all my life," she says. "That wonderful Cold Cream cleanses deliciously, and

I've just discovered the immaculate new Cleansing Tissues to remove cold cream.

"Pond's new Skin Freshener is doubly precious because both tonic and astringent." The Vanishing Cream which holds her powder gives her arms and neck a lustre which she says "is attractive in the evening."

Beautiful women from many lands have found this same way to a lovely skin. Among the aristocracy of Spain, France, England and the United States, are women the beauty of whose skin is famous. Many of them use Pond's—the simplest, easiest,



(Left) Pond's four delightful preparations are preferred by lovely women everywhere—Cold Cream for pore-deep cleansing, Cleansing Tissues to remove the cream, Skin Freshener to banish oiliness, and Vanishing Cream for powder base, protection, exquisite finish.

surest way to preserve the delicate fineness of their complexions. You can keep your own skin lovely by Pond's four swift steps.

During the day:

ONE, for thorough cleansing, lavishly apply Pond's Cold Cream with upward, outward strokes, several times and always after exposure. Let the fine oils penetrate every pore and float the dirt to the surface.

TWO, wipe away with Pond's Cleansing Tissues—soft, ample, absorbent, economical.

THREE, briskly dab face and neck with Pond's Skin Freshener. This mild astringent banishes oiliness, closes pores, tones and firms the skin, keeps you looking young.

FOUR, smooth on Pond's Vanishing Cream for powder base, protection and exquisite finish.

At bedtime, always cleanse with Cold Cream and remove with Tissues.

SEND 10¢ FOR POND'S 4 PREPARATIONS

POND'S EXTRACT COMPANY OF CANADA, LTD., Dept. N  
171 Brock Avenue . . . . . Toronto, Ontario

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## THE SOCIAL WORLD

Sir William and Lady Clark entertained a second time at dinner last week, when their guests were Admiral Sir Charles Kingsmill, Miss Diana Kingsmill, Col. and Mrs. Humphry Snow, Mr. and Mrs. Hugh Fleming, Mr. and Mrs. R. L. Blackburn and Colonel and Mrs. C. M. Edwards.

Dr. and Mrs. Harry B. Anderson, of South Drive, Rosedale, Toronto, are returning at the end of the month from Biloxi, Gulf of Mexico, where they have been for several weeks.

Mrs. Arthur Doherty, of Walmer Road, Toronto, entertained at luncheon

on Tuesday of last week in honor of Mrs. Harold Weir, Saskatoon, who was the guest of Major-General and Mrs. E. C. Ashton.

Mrs. Ralph Corson, of Toronto, and her daughter, Miss Virginia Corson, have left to spend the next few weeks in Florida.

Mr. and Mrs. Drummond MacKay, of Toronto, are sojourning in Bermuda.

Col. and Mrs. Gerald W. Birks, who have been traveling in China since their marriage last September, are sailing shortly for Canada and are due at

FOR REAL QUIETNESS



### The Priceless Privilege of Privacy

Ever since bathrooms were established, people of refinement have been unable to find, until now, a wholly satisfactory toilet.

Noise has always been present . . . embarrassment unavoidable. But at last a really quiet and truly modern toilet has been perfected. It offers the absolute privacy you have sought for, so long.

#### The T-N is new in design and new in principle.

The T-N toilet cannot be heard outside the bathroom.

Reservoir, bowl and pedestal are moulded in one complete unit. Only 20 inches high over all. The T-N has a wide outlet. It flushes clean. Cannot overflow.

The T-N toilet is made of highest grade white vitreous china. Seat is finished in white pyralin; seamless and waterproof; smooth as ivory.

The T-N adds beauty to the bathroom. It permanently establishes absolute bathroom privacy. Ask your plumber for rough estimate of complete installation.

THE GALT BRASS COMPANY, LTD.  
75 Adelaide St. W., Toronto, Ont.

THE PRICELESS PRIVILEGE OF PRIVACY  
**THE T-N TOILET**



### I'm the Fireman at our house

DAD says I'm the best fireman in the family because I never forget when it's time to wind up the thermostat clock. He gives me 25 cents just for winding the little do-jigger once a week.

Since they put the Gas Furnace in our house, Dad has built a playroom for baby and me in the basement. Now I've got a doll house where the coal bin used to be.

Rooms never grow cold or overheated with a Gas Furnace in the



basement. Go to bed at night with never a thought about your heating system — wake up in a warm, comfortable home. Gone forever is the clinker-poking, coal-shoveling, wood-chopping and ash-handling.

Fuel is delivered and burned only as needed—paid for after it has been used. We shall esteem it a privilege to send you literature on house heating, or gladly send a representative to your home. Telephone AD. 9221. There is no obligation whatever incurred by a card or telephone message.

Send for the book "COMFORT".

The  
**CONSUMERS' GAS COMPANY**  
55 Adelaide St. E. 732 Danforth Ave.



Flesh figured moire evening gown featuring a flared skirt and uneven hem.

Vancouver the first week in April, arriving in Montreal about April 10. They have lately been in Japan and during the winter visited the Philippines. Mrs. Birks was formerly Miss Phyllis Ross.

Mr. and Mrs. W. Barclay, of Toronto, were week-end visitors in Detroit.

Mr. and Mrs. R. Y. Eaton, of Toronto, are in New York, guests at the Ambassador.

Miss Betty Toller, of Ottawa, is a visitor in Toronto, guest of Mrs. Douglas Kertland.

Mr. and Mrs. Arthur White, of Toronto, are spending ten days in Florida.

The Lieutenant-Governor of Ontario and Mrs. W. D. Ross, of Government House, Toronto, were among those who

attended the organ recital at St. Andrew's Church, King Street, Toronto, on Saturday afternoon of last week. His Honor and Mrs. Ross came unattended, and quietly slipped into seats at the back of the church, Mrs. Ross looking extremely well in black with fur and a very becoming small black hat with side ornament. Others who attended the interesting concert were, Colonel John Forbes Michie, Mrs. George Dickson and her guest, Miss Alice Cummings, of Hamilton, Mr. and Mrs. W. B. MacLean, Mr. Justice Middleton, Mrs. Frank MacKean, the Misses Margaret and Janet Gow, Miss Jardine, Miss Dunlop, Mrs. Marshall, Mrs. J. W. Nesbitt.

Lady Nanton, of Winnipeg, sailed last week from Saint John, N.B., in the S.S. Minnedosa for England to visit her daughter. Lady Nanton will return to Canada in May.

Those who attended the indoor polo game at the Eglinton Hunt Club on Saturday afternoon of last week were, Mr. and Mrs. J. W. McKee, Mr. Dudley Thomas, Mrs. Evelyn Connor, Mr. and Mrs. W. T. Northgrave, Mr. J. C. Grace, Miss Dorothy Meyers, Mr. Murray P. Fleming, Col. Vaux Chadwick, Mr. Alex. T. Ferrie, Mr. S. P. M. Smith, Miss Phyllis Rawlinson, Mr. James Milne, Mr. F. J. Cross, Major R. Hearne, Mr. and Mrs. Arthur Attewell, Mr. Gordon Beardmore, Dr. D. King Smith, Miss Eleanor McLaughlin, Lt. Churchill Mann, Col. Norman and Mrs. Perry, Mr. and Mrs. S. W. Abbott, Miss Bunnie Higgins, Mr. D. C. Durland, Mr. and Mrs. G. O. Fleming, Mr. Lyman C. Brown, Mr. and Mrs. A. G. Cameron, Mr. and Mrs. Percy F. Arnold, Mr. and Mrs. H. L. Plummer, Mr. and Mrs. Geo. E. Mara, Mr. Gordon Perry, Mr. and Mrs. L. Kitto, Mr. and Mrs. E. S. Crease, Mr. and Mrs. O. D. Robinson, Mr. and Mrs. M. A. Rawlinson, Major E. L. Caldwell.

Mr. and Mrs. W. Herbert Cawthra, of Forest Hill Road, are returning to Toronto from England about the 20th of April. Mr. and Mrs. Cawthra are at present in London.

Lady Willson, of Toronto, left on Monday of this week for Montreal where she will be for two weeks.

Mr. and Mrs. A. E. Phipps, of Toronto, are leaving early next month to sail for England.

Interesting visitors in town this week are Mr. Louis St. Laurent, K.C., vice-president of the Bar Association, his daughter, Miss Martha St. Laurent and Miss Doreen Power, of Quebec, who are guests at the Royal York.

Mrs. J. J. Vaughan, of Toronto, and Mrs. George Fensome are sailing on Friday, March 21, for Italy. Mrs. John Northway entertained at luncheon on Friday of this week for Mrs. Vaughan and Mrs. Fensome.

Miss Margaret McMurrich, of Toronto, entertained at luncheon on Tuesday of this week in honor of Miss Martha St. Laurent and Miss Doreen Power, of Quebec, who are visitors in Toronto this week.

Miss Stephanie Waldie, of Toronto, left on Sunday for Santa Barbara, California, to join Lady Kemp, who has been spending the winter there with her children.

Mr. and Mrs. Scott Smith, of Toronto, are sojourning in Atlantic City.

Mrs. Ewart Osborne, of Toronto, sailed for England on Saturday of last week, to be the guest in Cheltenham of her daughter, Mrs. G. H. R. Fawcett.

Defendant—"The things the prosecutor don't know about driving a car, your Worship, would fill a book."

The Bench—"And it seems to me, young man, the things you don't know about it would fill a hospital."—*Sydney Bulletin*.



MRS. D. S. MACKAY  
Formerly Miss Dorothy Willson, daughter of Mr. F. W. Willson, K.C., and Mrs. Willson, of Sarnia, who was married to Mr. D. S. Mackay, son of Mr. and Mrs. S. L. Mackay, Sarnia.  
—Photo by J. Kennedy.



MRS. R. G. R. GOVAN

Formerly Margaret Wallace Stacey, only daughter of Mr. and Mrs. G. E. Stacey, whose marriage took place at St. Mary's Church, Vancouver, on Feb. 13th.

—Photo by Artana Studios.

### The Empire's Most Magnificent Hostelry

The Royal York is more than a fine hotel. It is the visible symbol of a greater Canada . . . the remarkable achievement of the World's Greatest Travel System.

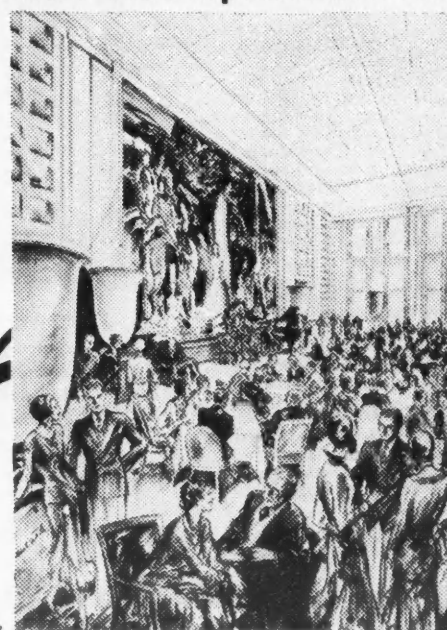
The Royal York, foremost among all the famous Canadian Pacific Hotels, is the very last word in beauty, luxury and comfort.

Rooms with tub and shower bath  
\$4.00 per day and up

THE  
**ROYAL YORK**  
TORONTO

## Ile de France

...where one's sophistication comes of age



Salon Mixte of the "Ile de France" at tea hour

THE gypsy world of society, art and letters is never bored on land or sea. The "Ile de France" with its glittering modernistic salons, is the gathering place of the wits and the gourmets, the stage on which one sees the smartest frocks in smartest settings . . . afternoon tea and evenings in the Salon Mixte are always gay and beautifully chic. Breton sailors, trained in a long and splendid tradition . . . stewards who anticipate every wish . . . de luxe suites that couldn't be more luxurious . . . all outside rooms with private baths. No wonder the sophisticates take it for granted and cross the "longest gangplank in the world" . . . from the heart of Manhattan to Havre, the port of Paris.

"Ile de France"  
Mar. 28-Apr. 18

"Paris"  
Grand National Special  
Mar. 21-Apr. 11

"France"  
Mediterranean-Moroccan Cruise  
March 15  
April 25

#### Five and a half days to Plymouth, England

By de luxe Weekly Express Service, New York direct to Plymouth, a waiting express for London, a few hours later the covered pier at Havre, three-hour express to Paris. The new "Lafayette," the "De Grasse" and the "Rochambeau" form a cabin fleet that makes economy smart.



**French Line**

Information from any authorized French Line Agent or write direct to 55 Richmond St. West, Toronto



Miss Diana Kingsmill is again in Ottawa from Montreal whither she went for the Vaughan-Pillow wedding. In Montreal Miss Kingsmill was the guest of Miss Peggy Yulle.

Lady Meredith and Mrs. Andrew Allan, of Montreal, recently sailed in the S.S. Aquitania for England. Later they will go to Rome, and will return to Canada in May.

Lady Nanton, of Winnipeg, sailed last week-end for Europe.

Mr. and Mrs. Theodore G. Morgan, of Montreal, are spending a month in Bermuda.



MISS MARGARET BATEMAN  
Sister of Mrs. Earl Lawson, Toronto, in her presentation costume.  
—Photo by Charles Aylett.

Mr. and Mrs. Robert Dodd, of Montreal, are spending the month of March in Havana.

Dr. and Mrs. E. Thorburn Cleveland, of Montreal, sailed on Friday of this week in the S.S. Duchess of Bedford for England and France. Dr. and Mrs. Cleveland will be abroad for six weeks.

Colonel and Mrs. William Leggett, of Montreal, are spending a month in South Carolina.

Mrs. H. B. MacKenzie, of Montreal, entertained last week at a delightful small dance for Miss Jean Fairbairn who is sailing on Friday, March 21, for England, in the S.S. Duchess of York.

Mrs. C. E. Taschereau and Miss Louise Taschereau are again in Quebec from Montreal.

The Hon. Chief Justice Greenshields and Mrs. Greenshields, of Montreal, have been spending several days in Atlantic City.

The Hon. J. T. M. Anderson, the Premier of Saskatchewan; the Hon. H. A. MacPherson, the Hon. J. F. Bryant, the Hon. M. Stipe, of Saskatchewan; Mr. R. Gardiner, M.P., Mr. W. Hay, M.P., Dr. and Mrs. E. S. Archibald, Mr. and Mrs. Robert Coats, Mr. and Mrs. E. Fripp, Mrs. Paul, of Boston, Mr. and Mrs. Segelman, of New York, were

guests at luncheon on Tuesday of last week of the Governor-General and Lady Willingdon at Government House, Ottawa.

Lady Price, of Grande Allee, Quebec, entertained at a reception on Tuesday afternoon of last week. The rooms were exquisitely decorated with spring flowers, and the ladies presiding at the attractively appointed tea table were, Mrs. H. B. Powell, Mrs. Harcourt Smith, and Mrs. C. W. Torrens.

Mrs. Hartland B. MacDougall, of Montreal, recently sailed for England, and will be abroad for several weeks.

Mr. and Mrs. R. J. Dale, of Montreal, and Miss Anna Dale left recently for New York, to sail in the S.S. Roma for Italy, where Miss Dale's marriage to Mr. David Lindsay Keir, Dean of University College, Oxford, England, will take place at the British Embassy in Rome shortly.

Mrs. H. A. Bate, of Ottawa, Mrs. William Coristine, Mrs. W. D. Morrison, and Mr. Trenwick Bate are sojourning in Florida.

The Viscount and Viscountess de Rounefort and their two daughters, Michelin and Francoise, sailed from New York on Friday of last week in the S.S. Ile de France, for Europe.

Miss Olive Boswell is again in Quebec after several days spent at the Manoir Richelieu, Murray Bay.

Senator and Mrs. Tessier are again in Quebec from Montreal and Ottawa.

Mrs. Louis LaRue entertained on Tuesday night of last week at the residence of her parents, Hon. H. G. Carroll and Mrs. Carroll, at Spencerwood, Quebec.

Mr. Henri Jonas, of Montreal, sailed on Friday of last week in the S.S. Ile de France to spend several weeks in France.

Mrs. J. C. McLimont, of Quebec, recently entertained at an informal dance at her residence, Saint Louis Street, in honor of her daughters, the Misses McLimont.

Mr. and Mrs. J. W. Benning, of Montreal, are in New York, guests at the Savoy-Plaza.

Mrs. Alan Joly de Lotbinière, Pine Avenue West, Montreal, is spending a few weeks in Charleston, South Carolina.

Major and Mrs. Wilfred Mavor, the latter formerly Miss Winifred O'Connor, are again in Ottawa from the British West Indies.

Mr. William McMaster and Mr. A. M. McMaster, of Montreal, are in Pasadena, California.

Mr. and Mrs. D. M. Finnie, of Ottawa, are sojourning in Bermuda.

Lieut. A. D. Crabbe, of the Scots Guards, who has been the guest of Mr. and Mrs. W. R. G. Holt, sailed from New York on Friday last in the S.S. Ile de France for England.

Miss Joan Rolph is again in Montreal from Quebec, where she was the guest for two weeks of the Hon. W. G. and Mrs. Power.

Mr. and Mrs. W. Alvord Clark, the latter formerly Miss E. M. Ball, of Lethbridge, Alberta, are the guests in Montreal of Lieut.-Col. William Barton Clark and Mrs. Clark, of Westmount.

Mr. and Mrs. D. C. Campbell are again in Ottawa after several weeks spent in Jamaica.

Mr. and Mrs. F. W. Cowie, of Montreal, recently sailed in the S.S. Lady Drake for Antigua.

Miss Willa Black, of Westmount, is sojourning at St. Petersburg, Florida.

Mr. and Mrs. C. B. Grier are at their residence on Holton Avenue, Westmount, after several weeks spent at the Ritz-Carlton.

Mr. and Mrs. F. N. Southam, of Montreal, are at Pasadena, California. Their daughter, Mrs. F. I. Kerr, of



MISS C. AULD, OF TORONTO  
Who was presented at the Drawing Room in Ottawa.  
—Photo by Charles Aylett.

Hamilton, Ontario, is with them at Pasadena.

Mrs. F. W. Thompson is again in Montreal from Toronto where she was the guest of her daughter, Mrs. Clauson Rea.

Mrs. A. S. Wright and Miss Betty Wright, of Quebec, are sojourning at Clearwater, Florida.

Mr. and Mrs. Vachell Harvey, of Montreal, sail this week for the West Indies.

Mr. George Black, M.P., and Mrs. Black are in Ottawa from the Yukon.

Lady Price, of Quebec, arrived in Montreal last week and is a guest at the Ritz-Carlton.

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This marvelous new compartment combines cold and moisture in a way that freshens vegetables and keeps them full-flavored until they come to your table. It enables you to buy celery, lettuce and salad materials in larger quantities. You can make fewer trips to market.

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President



MRS. GEOFFREY W. KINDERSLEY  
Formerly of Vancouver, now of Three Rivers, Que. Mrs. Kindersley is shown with her youngest daughter, Nancy St. Barbe.

**THE SOCIAL WORLD**

The Hon. R. Randolph Bruce, Lieutenant-Governor of British Columbia, and his niece, Miss Helen MacKenzie, of Vancouver, were guests of the Hon. Hugh H. McLean, Lieutenant-Governor of New Brunswick, at the opening ceremonies of the Legislature in Fredericton which took place in the Parliament Building on Thursday afternoon, and at the State Ball in the Legislative Building in the evening. It was the first time in the history of the province of New Brunswick that two governors were present on such an occasion. At the State Ball Hon. H. H. McLean, Hon. Randolph R. Bruce, Mrs. J. B. M. Baxter, wife of the Premier of New Brunswick, and Miss MacKenzie received the guests, numbering nearly two thousand. All the details of the several functions attending the opening were carried out with unusual brilliancy.

Miss Anne Puddington was hostess at a charmingly arranged bridge on Friday afternoon at her residence in Rothesay in honor of Miss Betty Drew, of Guelph, Ont. Miss Drew has been spending some time at Carleton House, Germain Street, Saint John, the guest of Miss Margaret Tilley. The fortunate prize winners were Miss Drew and Mrs. Edward Harley. At the tea hour when the tea table was effectively decorated with variegated petunia blossoms, Mrs. F. Paterson Coombs was in charge of the tea cups. Miss Audrey Allison assisted in serving and the guests were Miss Drew, Miss Margaret Tilley, Mrs. C. F. Constantine, Mrs. George W. W. Ross, Mrs. Hugh MacKay, Mrs. R. J. Brook, Mrs. F. Chipman, Schofield, Mrs. F. Paterson Coombs, Mrs. Eduard B. Harley, Mrs. J. Macgregor Grant, Mrs. S. Ronald Jones, Miss Audrey McLeod, Miss Sylvia Frink, Miss Katherine Peters, Miss Viola McAvity, Miss Frances Gilbert and Miss Rachel Armstrong.

Mrs. George K. McLeod and Mrs. Busby held a reception at their residence on Wellington St., Saint John, on Tuesday afternoon from four until six o'clock. The very enjoyable at home was given in honor of their niece, Mrs. C. F. Constantine, who has recently arrived from Kingston, Ontario, with her family, to reside in Saint John. Brigadier Constantine has been in Saint John for some weeks having been appointed commandant of the military

forces in the province of New Brunswick. Mrs. McLeod, Mrs. Busby and Mrs. Constantine received the guests in the drawing room which was most attractively decorated with spring blossoms. Two tables were in use from which to serve the delicious refreshments and the ladies presiding were, in the dining room, Mrs. James F. Robertson, Mrs. Andrew Jack and Mrs. James Jack and at the lower end of the dressing room where the other table was placed, tea was served by Mrs. Sherwood Skinner. Assisting with the refreshments were Mrs. E. B. Harley, Mrs. H. A. Campbell, Mrs. Colin MacKay, Mrs. A. C. Larter, Mrs. Cecil West, Miss Audrey McLeod, Miss Leslie Skinner, Miss Isobel Jack, Miss Phyllis Kenny, Miss Mary L. Warner, Miss Sylvia Frink, Miss Barbara Jack, Miss Helen Sydney Smith. In the dining room an antique silver and crystal bowl filled with tulips, daffodils and roses made a charming central decoration.

Sir Duncan and Lady Orr-Lewis are again in Montreal from Toronto where they spent a week, guests of Mr. and Mrs. Frank McEachern.

Mr. and Mrs. W. Maurice Hodgson, of Montreal, were week-end guests of Mrs. W. R. G. Holt in the Laurentians.

Mr. Montefiore Joseph and Miss Rosetta Joseph, of Quebec, have sailed for England where they will be for some time.

Mr. and Mrs. Harold Kennedy are again in Montreal from Bermuda.

Mrs. A. D. Durnford, of Montreal, entertained at a house party last week-end at her residence, for her niece, Miss Amy Magrath, of Toronto, who has been her guest for some time.

Mr. and Mrs. J. H. A. Acer and Mrs. J. R. McDougall are again in Montreal from Norfolk, Virginia, where they spent two weeks.

Mr. and Mrs. H. S. Bagg, of Montreal, are sojourning at Nassau, the Bahamas.

Viscountess Willington presented the prizes to the junior members of the Minto Skating Club on Thursday afternoon of last week at the Minto



Mare Alphonse model of black panama, faced with dotted tulle mesh. One of the new ideas of Paris.—\$35.00.

From Jean Patou, a hat that portrays the youthful simplicity characteristic of this modiste.—\$45.00.

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The hat of 1930 has developed a brim which frames the face, like a picture—sedately turned back from the front to ripple and fold at the sides, as in the all-important suit hat, or with the scoop of the Directoire beloved by Patou. Added to these are the always becoming tricorne or bicorne, while nothing can oust the beret. It simply adds new twists.

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TORONTO CANADA

rink, Ottawa. Her Excellency was accompanied by Captain R. J. E. Streetfield, A.D.C., and was received by the president of the club, Colonel S. H. Hill, and Mrs. Hill, and the governor of the junior committee, Mr. Douglas Blair and Mrs. Blair.

Mr. T. A. Beament, K.C., Mrs. Beament and their daughter, Miss Ethel Beament, are again in Ottawa, after some time spent in the British West Indies.

Mrs. W. Evans is again in Montreal from Murray Bay, and from Quebec where she was the guest of her mother, Lady Watson.

Mrs. David Wanklyn, of Montreal, and her sons, David and Christopher, are in Atlantic City, guests at the St. Dennis.

Mr. and Mrs. Arthur Perodeau, of Montreal, are at the Bermudiana, Hamilton, Bermuda.

Mr. and Mrs. George B. MacKay and Miss Jean MacKay, of Montreal, are sojourning in Hamilton, Bermuda, guests at the Princess.

Mrs. Albert Tetrault is again in Montreal from Quebec where she was the guest of Mrs. L. H. Hebert, at the Chateau Frontenac.

Mrs. W. T. Herridge is again in Ottawa from England.

Mrs. G. K. McLeod and Mrs. Busby were joint hostesses at a large afternoon tea at their residence in Wellington Row, Saint John, N.B., last week in honor of Mrs. C. F. Constantine, formerly of Kingston, Ont.

The engagement has been announced in Quebec of Hectorine, daughter of Mrs. Raoul Shehyn, and grand-daughter of the late Hon. Joseph Shehyn, to Mr. Harold G. Boisseau, of Quebec.

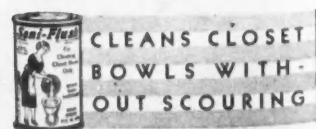
Major and Mrs. C. R. McCort, of East Angus, Quebec, are at the Belmont Manor, Hamilton, Bermuda.

**All germs . . . all dirt . . . swiftly  
FLUSHED away**



No LONGER need the modern housewife perform that most unpleasant of all tasks—scrubbing an unclean toilet bowl. . . Such a thing is old-fashioned now. Sprinkle a little Sani-Flush in the bowl, follow the directions on the can, flush, and watch the toilet grow spotless before your eyes—snow-white. And you have the satisfaction of knowing that this simple operation provides perfect sanitation, killing all germs, eliminating all odors, and reaching even to the hidden trap which no brush can touch. . . Tomorrow, free yourself forever from bathroom drudgery. Sani-Flush is sold by grocery, drug and hardware stores in convenient punch-top cans, 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada.

**Sani-Flush**



Mrs. R. S. Williams, of Toronto, entertained at a bridge of five tables on real, Miss Geraldine Birks and Miss Wednesday of last week in honor of Mrs. Erb, of Winnipeg, who is the guest in Toronto of Mrs. S. McKeown, for several weeks.



MISS BETH CRICKMAY  
Debutante daughter of Mr. and Mrs. F. G. Crickmay, Vancouver.

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# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, MARCH 22, 1930

P. M. Richards,  
Financial Editor

## A Wheat Import Board for Britain

Britain to Adopt Plan of Centralized Buying to Offset the Controlled Selling Now Practised in Canada, the United States, Australia and other Exporting Countries

By JOHN A. STEVENSON

Canadian Correspondent of The London Times

THE grain marketing crisis which has developed promises to have interesting repercussions in Britain which, if they come to fruition, may have important consequences for the graingrowers and grain trade of western Canada.

There is a movement on foot for the establishment of a Wheat Import Board which would be entrusted with the duty of purchasing all the grain imported into Britain. The leading sponsor of the scheme is Mr. E. F. Wise, a Labor member for Leicester, who was at one time in the British Civil Service but resigned to enter political life. Mr. Wise has on several occasions outlined his scheme to Parliament and he has been addressing meetings of Farmers' clubs and other bodies to secure converts for his plan.

His arguments are that under present circumstances both British farmers and the British consuming public are at the mercy either of overseas exporters of wheat or a close ring of grain traders. The grain market is to-day subject to tremendous fluctuations and British farmers never know where they stand in regard to the price of their product. As a result the domestic production of grain has been steadily declining and the country has been becoming more and more dependent for its food supplies upon foreign sources.

Under Mr. Wise's plan the wheat growers of Britain would be assured a guaranteed stable price. If continental countries like Germany or overseas exporters chose to put grain upon the British market below the stabilised price, then the Import Board would buy it at that price and would pool it with the other grain; it would continue to sell to millers at the stabilised price and use the profit made out of the cheap imported wheat to set up a financial reserve.

The plan according to Mr. Wise would give the British farmer good security against the effects of dumping and wheatgrowing would cease to be for him the sheer gamble that it is at present. It would also safeguard the consumer from market manipulations abroad and milling and baking combines at home.

Furthermore it is contended that the bulk purchase of food imports would give Britain a very valuable instrument in developing her export trade to the Dominions and other agricultural countries. The Wheat Import Board in making its contracts could bargain that the countries with whom its orders were placed should reciprocate with purchases of British industrial products.

This scheme is now very much in the foreground in Britain and is receiving support from a variety of quarters. Mr. Stanley Baldwin has committed the Conservative party to a guaranteed price for British-grown grain and an inevitable corollary would be an Import Board such as Mr. Wise proposes. Lord Bledisloe, a well-known Conservative landowner, who is a farmer on a large scale and has just become Governor-General of New Zealand, recently offered in the House of Lords to help the Macdonald Ministry to establish a Wheat Import Board and Sir Stephen Demetriadi, a leading grain merchant, has also given it his blessing. Again two well known authorities on agriculture, Mr. J. A. Venn, head of the Department of Agricultural Economics at Cambridge University, and Mr. Dampier Whetham, another Cambridge economist, have in a letter to the Times given general support to the scheme.

But even more significant and valuable backing has come from Mr. A. H. Hurst, a man who has had lifelong experience as a grain merchant in London. He has written a book called "The Bread of Britain" in which he has developed with convincing force the thesis that the growth of combinations among wheat producers, the concentration of flourmilling in the hands of a few big firms and the measures taken by different governments in the wheat producing countries have between them obliterated for all practical purposes the old free market in grain and that the consequences are adverse for both the grain producers and consumers of Britain.

He points out that a large part of the overseas supplies of wheat is now under the centralised control of a few groups—our own western wheat pools, the new Federal Farm Board in the United States and a ring of big exporting firms in Buenos Ayres and that these groups are now virtually in a position to regulate at will supplies and prices over considerable periods; they can hold grain off the market or dump it on it and they can adjust prices to the different markets so as to secure the maximum of profits.

Arrayed against them are the millers and the ring of skilled traders on the Liverpool Corn Exchange and the Baltic Exchange in London who buy for them. They attempt to control the market as middlemen, buying such supplies as they require and passing on the prices which they pay via the bakers to the consumer. They have little facilities for storing wheat, but they are exceptionally experienced traders and have a remarkably efficient intelligence service all over the world. Therefore they are often in a position to buy wheat on very easy terms as they must have been doing in recent weeks but as Mr. Hurst shows in his book they usually take care to conserve the profits of their skilful buying for themselves and do not pass much of it on to the consumer in the shape of cheaper prices for bread.

The small grain merchant, according to Mr. Hurst, who used to be a controlling factor in the trade, buying from competing producers and selling to competing consumers, has been almost squeezed out and as he has only a fraction of the grain trade in his hands is no longer able to exercise any real influence upon the course of prices. Formerly the small grain merchant by buying wherever and whenever price conditions were favourable, and by scientific hedging, had a stabilising influence on prices and could prevent speculative prices in Liverpool, Chicago or Winnipeg getting out of line with realities.

As a consequence there is no adequate check upon speculation and prices fluctuate much more widely than

they used to do. Mr. Hurst's point is that from this situation the British farmer is the chief sufferer as he lacks any co-operative organization for marketing purposes and has few storage facilities for holding wheat and the British consumer gets no benefit from it. So his verdict is that



HUGH A. ALLAN  
Of Montreal, one of the founders of the Allan Line of Steamers, photographed on Board the C. P. R. liner "Duchess of York".

## "Gypping" The Brokers

An Admittedly Biased Story by A Broker

(In publishing the following article, written by a prominent stockbroker, the Editor does not wish it to be thought that SATURDAY NIGHT is in any way defending the irregularities in brokerage practice that have recently been the subject of government action. The article is published in order to give "the other side" a chance to state its case, and because the Editor believes it will be of particular interest to readers at this time.)

LAMBASTING the brokers has developed into the premier indoor sport. The winter golf season has suffered immeasurably and we fear for the fate of many clubs during the coming summer if something is not attempted to counteract the injury done.

Perhaps a biased story lambasting clients from the brokers' viewpoint would prove the antidote. For those not concerned with the fate of the grand and glorious game, these details dealing with the mental attitude of some clients towards their brokers may bring some realization that the brokerage business, though popular and widely practiced, is pretty much dictated by the whims of the public.

Much has been printed about brokers gypping clients. One never reads about clients gypping brokers, and yet this is widely practiced. Margin houses experience it a great deal more than do strictly commission houses dealing for cash only. Of late, it has come to be a chronic state. The brick bats hurled are not being confined to words. A good many legal ones are being found with regularity among the debris deposited on the brokers' doorsteps.

This has set up a new morning salutation among brokers. "Good morning," they greet one another, "Have you got your new 'black-male' suit this morning?" Thus have they come to playfully refer to the deluge of actions launched to recover money lost by clients in speculation, and who are in parlance of the street "are now squealing."

"It is an ill wind, etc.," soliloquizes the lawyer as he draws a mental picture of his fees when he finally cleanses the slate of the last of these suits for his broker client. As this is a biased article, let us deal with one thought about the brokerage business in general before picturing some of the shortcomings of friend client. Few realize that the broker is not the manager of his own business to the same extent as is the manufacturer. It is perhaps true that the success of both is subject to the public attitude and whims, but in the case of the manufacturer it takes public opinion and action a considerable time to effectively influence his business one way or the other. With the broker, it can be done in a day because so many factors over which he has no control are dominant and real in the day-to-day trend. A stock which to-day looks to have all the elements of a good purchase may be the subject of overnight news and sometimes even rumors, that will change its whole aspect from a speculative or investment point of view.

The broker very seldom gets credit for anything and gets a great deal of blame. If clients make money the majority of them want the glory for themselves. They want every one to know that they are clever, and while not deliberately lying, give out impressions that they are of the chosen few in a position to get inside information. If they lose, they never forget to blame the broker for losing their money. If the broker gives advice and the client loses money, the broker loses a client and makes an enemy.

the day of the individual grain merchant is over and that it is imperative for Britain to adopt a plan of centralized buying to offset the controlled selling now practised in Canada, Australia and other exporting countries.

His testimony in favor of a Wheat Import Board is all the more valuable as he is a leading representative of the grain trading interests who would certainly find their fortunes adversely effected by its establishment. His final argument is that "a Board comprising some of the best men in the trade controlling the importation of wheat as well as the already trusted milling industry, will not only bring about the revival of British agriculture based upon an economic price of wheat to the British grower but over a period of a few years will cheapen the price of bread to the consumer and improve its quality."

So with all this support a Wheat Import Board is now rapidly becoming a live practical issue in Britain and its actual advent as part of the nation's economic machinery may not long be delayed. Mr. Philip Snowden, the Chancellor of the Exchequer, as an inveterate Cobdenite, will probably do his best to resist such a far reaching interference with the laws of supply and demand but most of the younger Laborites, who are no longer wedded to free trade doctrines favor such a Board as an important move in the direction of the collectivist social organization which is their avowed goal.

Again many Conservatives are now coming round to support it in order to help the farmers who have in the main been their party's steadiest supporters; there is too always the danger that it might bring Labor its first substantial strength in farming constituencies. Liberal opinion, of course, is hostile but it cannot hope to defeat a project supported by both the major parties.

But if such a Wheat Board comes into operation, it will certainly give an impetus to the agitation in the prairie provinces for a compulsory wheat pool. It has made considerable headway in the last two years and the idea has just been endorsed at the annual convention of the Saskatchewan branch of the United Farmers of Canada.

(Continued on Page 62)

When a client asks for any information or advice, he wants to be told what he wishes to believe. If the broker discourages him from buying some stock he has been told about, and if it goes up a few points, he will broadcast to his friends how much money he would have made but for the advice he received from a broker.

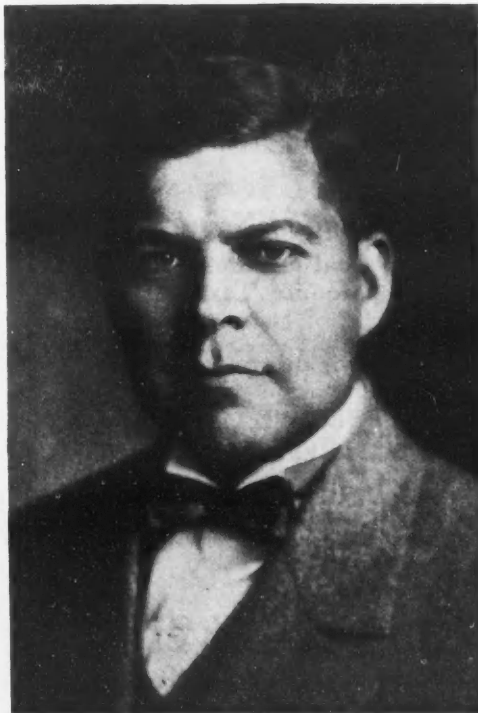
The average speculator thinks he wants to make money, but what he is really seeking is the excitement and thrills of speculation.

When an experienced broker is in the midst of a boiling bull market, he knows his clients should be selling and taking some profits, but he also knows that should he advise them to sell or insist on them selling, the majority of them would take their accounts out of the office and go to another brokerage house which would allow them to gamble at will and according to their own ideas and methods.

The average speculator will forgive a broker when he has lost money on the broker's advice to buy, but he will never forgive a broker if the latter has told him to sell, and his stock advances.

Again, the average speculator wants to buy on as thin a margin as possible, and will not only use all arguments to get a broker to carry him without margin, but will create a scene if the broker sells him out to protect his own interests. Lots of margin traders seem to think that

(Continued on Page 64)



E. VICTOR DONALDSON  
Who has been appointed Vice President and General Manager of the Robert Gair Company of New York, one of the largest manufacturers of shipping containers and folding cartons in the world. Mr. Donaldson still remains as President of Firstbrook Boxes, Limited, Toronto.



IF, AS has been said, the right time to lay in a line of good stocks is when no one else wants them, the present must surely be a time of opportunity. For the market—the Canadian market, anyway—is just about as dull as it can be. There has been no development of importance in the wheat situation, and the all-important question as to when our surplus supplies will be disposed of is still unanswered. Until that surplus starts to move a little faster than it does now it is pretty certain that we can't look for much in the way of a forward movement for stock prices.

NEVERTHELESS, there is a little more confidence being shown as the result of the continued improvement in the money situation in Canada, the most tangible evidence of which was the recent cut in the call loan rate by Canadian banks to 6 per cent. Evidently the credit situation is not too bad, when the banks can make this cut in spite of the tie-up of their funds in western wheat. A renewal of public confidence is what we want most just now. It is confidence or the lack of it which makes or breaks us.

With the stock-minded public feeling at least a bit more buoyant, the possibility of a further price decline seems that much farther off. Certainly there is no real reason for a break in Canadian prices. Not only did they refrain from following New York in the latter's recent upward move, but, generally speaking, they are already discounting just about all the unfavourable factors that could possibly develop.

THERE are some stocks that the public simply won't touch right now. An outstanding example is Massey-Harris. Of course the Canadian wheat situation is the reason, and no one is looking any further than this. Yet only 31 per cent. of the company's sales are in Canada and by no means all of that in the West. Investors are overlooking the fact that Massey-Harris has enormously expanded its foreign markets in recent years and now sells literally throughout the world. Its earning power is thus steadily becoming more stabilized.

This foreign development is still proceeding and the fact will be reflected in the company's 1930 showing. Higher earnings from foreign business should offset the probable decline in Canadian sales. Massey-Harris common is currently selling around 34½, which is below the low point touched in the crash last Fall, as against a high for 1929 of 98½. The current yield, on the price basis mentioned, is 8.69 per cent.

POWER Corporation of Canada common looks to me like a particularly good buy just now. Currently selling around 71½, it is only a little more than half its 1929 high. All the news I get on the company is bullish. I understand it came through the market crash particularly well and that handsome profits have been realized on some of its holdings. I understand also that not only will the next annual report, covering the fiscal year ending June 30th, make very satisfactory reading but that the company may shortly have an interesting announcement to make to shareholders. No matter how dull the market may be, one can hardly go wrong on Power Corporation at 71½.

THE mining market is looking very down in the mouth these days and it's a pity, when the industry itself has been going ahead so well. Outside of Nickel and Noranda, the mining issues seem to be nobody's friends.

Just the same, there's going to be an upswing in the mining market before very long and most of the sounder issues are going to be selling quite a few points higher. It's the old story; the public isn't interested in stocks no matter how cheap, when the market's inactive, while it scrambles to buy at any figures when things are moving. With the clean-up in the mining brokerage situation the public that speculates in mining stocks should get a better run for its money henceforth.

MANY readers seem to think that Canada hasn't exported a bushel of wheat in the present crop year and that the Argentine has been getting all the business. Here are the export figures for the period from August 1, 1929, to February 22, 1930, as reported by the W. Sanford Evans Statistical Service: Argentina, 105,328,000 bushels; Canada, 96,500,000; United States, 93,000,000; Australia 33,640,000. Apparently we have at least had a fair share so far of such business as was offering.

NEIGHBORLINESS is all very well, but this stoppage of liquor exports to the United States is going to cost Canadians a pile of money (apparently somewhere between thirty to forty million dollars a year), and it is doubtful, to say the least, if the people of the United States really want them stopped. If they did, they surely wouldn't permit their anti-liquor law to be so flagrantly and universally flouted as it is today.

There have been several authenticated cases of prohibition agents on the Detroit and Niagara Rivers losing their jobs because they took them too seriously. "Don't be too fussy about stopping 'rummies.' All you have to do is burn up gas and then stand by each month for your pay," was the instruction given one new patrol boat commander, as reported by him in a recent magazine article. The United States should give some evidence of the sincerity of its desire to abolish the liquor traffic before Canada does herself the injury involved in putting the proposed law into effect.





## Protecting Stockholders

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MONTREAL TORONTO WINNIPEG

## The 1930 Prospect for Copper

Producers Likely to Maintain Output at Approximately Level of Consumption—Canada's Position

COPPER, while only produced in the proportion of about one pound to every 50 tons of pig iron, has attained an importance in the world's commerce which rivals that of iron and steel. To the extent that this is an electric age, it is a copper era. One concrete result which has come from the development of the new mining areas in Northern Quebec, Ontario and Manitoba, is the importance which the production of copper has assumed in Canadian mining. Output has more than doubled within the past four years, and continued growth is expected.

Production in Canada amounted to 121,000 tons in 1929, an increase of 20% over 1928. Owing to the higher prices prevailing, total value was more than 80% greater. In a recent survey, the Canadian Department of Mines stated that Canada should be producing copper at the rate of 160,000 tons a year by the end of 1930.

British Columbia has long been the principal source of Canadian supplies of copper. Ontario stands second and her output has been increasing rapidly. The development of the

Rouyn district in the Province of Quebec during the past few years has given that province a prominent place and aggressive development is taking place in Northern Manitoba. Of the production of 160,000 tons forecast for 1930, the Department of Mines estimates that British Columbia will produce about 60,000 tons, Ontario 50,000, Quebec 35,000 and Manitoba 15,000 tons. British Columbia still holds first place and is increasing her production, but the newer fields are rapidly forging ahead, Manitoba appearing for the first time as an important producer.

Canadian production represents at present only 5% of the world output, and in spite of prospective developments, it is unlikely that her contribution will be of sufficient volume, for some years, to have any great influence on market conditions. The price received by Canadian producers will therefore, says the Royal Bank of Canada in a recent survey, continue to be governed by world conditions of supply and demand.

The copper market had been depressed by the stocks accumulated by belligerent countries during the war. Last year saw the final recovery of the industry from the post-war depression. Supplies of copper and brass had been disposed of, floating stocks were reduced to a minimum, and early in the year a world shortage was feared. The price rose rapidly in the first quarter of the year, attaining a peak of 24 cents in April, the highest price since 1920. Production responded with the result that prices settled to 18 cents a pound, at which level they have remained.

World production of copper has been increasing rapidly, new records have been established in each of the past four years and the present volume of production is substantially in excess of the peaks established during the war. In 1929, the total reached 2,100,000 tons, an increase of 200,000 tons over 1928.



**J. E. MACPHERSON**  
Vice-President of the Bell Telephone Company of Canada, who has been elected to the seat on the Board of Directors made vacant through the retirement of Mr. L. B. McFarlane. Mr. Macpherson's connection with the Bell Telephone Company dates back to 1892 when he entered the service of the Company at Montreal. For a number of years he represented the company at Ottawa where he made many friends throughout the Dominion.

000 tons at the end of 1928. This increase in available stock places the industry in a much more comfortable position, and would enable it to meet and unforeseen demand. The rapid expansion in the utilization of copper, has changed the significance of any given level of supplies. At the present rate of consumption, less than two month's requirements were on hand at the end of 1929. Available figures show that the yearly per capita consumption of copper in the United States has increased from 8.49 lb. in 1921 to more than 17 lb. in 1929.

In contrast to production, consumption does not respond quickly to price changes. Substitution takes place, but it is not considered likely that this will be an important factor unless a much higher price level is attained. According to the American Bureau of Metal Statistics, 86% of the copper consumed in the United States is used by nine industries. Electrical manufacturers and light and power lines account for 36.5% of the total consumption. The building and automobile industries are the only large users of copper whose requirements

are likely to decline in 1930, but this decrease would be offset by projected developments in other lines.

Public utility companies in the United States have recently announced large construction programmes. Electric light and power companies propose extensions and elaborations of their facilities during the next few years, estimated to cost \$850,000,000. These will require many thousand tons of copper.

The consumption of copper in railway electrification is also growing. Less than 1% of the route mileage of American railroads is electrified, but according to a report of the Copper and Brass Research Association over 50,000 tons of copper were used. This Association has announced, that, in addition to the work already completed, six railroads in the United States have projects under way at the present time, and five other tentative programmes are under consideration. The Illinois Central and the Pennsylvania Railroads have definitely announced that a large part of their lines will be electrified within the next three years. It is stated that these projects will double the present electrical mileage of the railroads of the United States. This trend toward the electrification of railroads is world-wide. The copper market is a world market and all factors increasing demand have a direct effect on the Canadian situation.

In the course of the integration of the industry, a majority of the low cost producers have been absorbed by older companies having much higher charges. It would not be to the advantage of these companies to permit a glut of copper and they are more likely to favour curtailment, when deemed advisable, rather than undue expansion by low-cost producers. As in 1929, the industry is likely to maintain such control of the production that the output will be kept at approximately the level of consumption. It is hoped that the proposed requirements of power and light companies, and of railroads, will absorb any surplus resulting from the decreased requirements of present consumers.

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COMMON STOCKS ..... 1 Per Cent.  
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GROWTH OF COMPANY  
Assets Policy Reserves Insurance in Force Surplus  
1919 ..... \$ 357,987.00 \$ 186,955.00 \$ 2,753,878.00 \$ 22,254.00  
1924 ..... 845,909.00 607,194.00 2,944,175.00 152,067.00  
1929 ..... 2,099,177.00 1,480,983.00 12,009,354.00 325,064.00

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## Dominion of Canada



TO:

Trustees, Executors and Administrators

INCOME TAX INFORMATION  
REPORTS ARE DUE  
March 31, 1930

Where  
Income Tax  
Inspectors  
are Located

OTTAWA, ONT.  
Daly Building  
BELLEVILLE, ONT.  
27-29 Campbell Street  
KINGSTON, ONT.  
Customs Building  
TORONTO, ONT.  
21 Lombard St.  
HAMILTON, ONT.  
Lennox Building  
LONDON, ONT.  
Carling Block  
FORT WILLIAM, ONT.  
Customs Building  
QUEBEC, QUE.  
Customs Building  
MONTREAL, QUE.  
Customs Building  
CHARLOTTETOWN, P.E.I.  
HALIFAX, N.S.  
St. John's Bldg.  
SAINT JOHN, N.B.  
New P. O. Building  
WINNIPEG, MAN.  
Commercial Building  
REGINA, SASK.  
McCallum Mill Building  
SASKATOON, SASK.  
New Building  
PRINCE ALBERT, SASK.  
P. O. Building  
CALGARY, ALTA.  
Customs Building  
EDMONTON, ALTA.  
P. O. Building  
VANCOUVER, B.C.  
Winch Building

Every person acting, or who at any time during 1929 did act, in a fiduciary capacity in connection with a property, business, or estate, is required by law to make an Income Tax Information Report on or before March 31st.

### Act Now and Avoid Penalties

Every person who is required to make this return who fails to do so on or before the 31st of March, 1930, shall be liable to a penalty of ten dollars, (\$10.00) for each day of default, provided however that such penalty shall not in any case exceed fifty dollars (\$50.00).

### Get Forms and Information Now!

Blank forms may be obtained from any Postmaster or any Inspector of Dominion Income Tax. Ask for Form T3.

March 31st is the last day for making this return.

INCOME TAX INSPECTORS WILL HELP  
YOU MAKE YOUR REPORT

If there is anything in the Income Tax Information Form which you do not understand, any Income Tax Inspector upon request will gladly explain what is required.

## The Department of National Revenue

Income Tax Division  
OTTAWA

HON. W. D. EULER,  
Minister of National Revenue

C. S. WALTERS,  
Commissioner of Income Tax

More than half of the world's copper is now produced from so-called blanket deposits of low-grade ores. Few discoveries are being made, and any increased output must be the result of greater production in known fields. New metallurgical processes for the recovery of copper from low-grade ores are available for any required expansion of output and facilitate elasticity of supply, the ability to expand or contract production in response to changes in demand. This elasticity was an outstanding feature of the past year. Early in the year increased demand was met by greater production, and the later slackness by a reduction of output. This was made possible through the close control of production by the financial and the technical organization of the copper mining and smelting industry. About three-quarters of the world's copper output is either owned or directly controlled in the United States or by the Copper Export Association; three-quarters of the domestic production of the United States is in the hands of eight companies, while six companies control two-thirds of the refining capacity and an equivalent proportion of the fabricating industry.

Canada's progress as an actual and potential factor in the world's production of copper finds an interesting parallel in Africa. Large development programmes are being conducted at a number of properties particularly in Rhodesia. Transportation facilities are being improved and it is expected that shorter routes from the mines will be available by 1932. Although Africa is not a large factor at present and is not expected to become a dominating influence for some years, her potential production for 1950 has been estimated as 750,000 tons.

Another important factor in the copper market is the amount of scrap available. With comparatively high prices prevailing, it is considered in some quarters that old material may be much more carefully conserved. An increase in the volume of scrap coming forward would have a depressing effect on the market for new copper.

World consumption of copper in 1929 was estimated by the American Bureau of Metal Statistics as 2,000,000 tons. This shows no change from 1928 and is especially significant in view of the high prices which prevailed during the year. Consumption in the United States increased 13% and amounted to 1,100,000 tons, but in other parts of the world it decreased from 1,000,000 tons to 900,000 tons. Europe imported nearly 88,000 tons less from North and South America. This decrease was largely due to expansion in the refining capacity of Germany and Belgium, where African ores are treated.

In spite of the increased consumption in the United States, the stock of refined copper in North and South America amounted to 170,000 tons at the end of 1929 as compared with 65,

## \$303,876,000 from Canada's mines

A NEW record was established in Canadian mining production in 1929, it is pointed out in our March Market Letter.

The mining industry is discussed at length in this issue, with particular reference to mining securities and their disappointing stock market records, and forthcoming legislation to protect investors in mining stocks.

A copy will be sent on receipt of the coupon.

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## DIVIDEND NUMBER 109 Hollinger Consolidated Gold Mines, Limited

A dividend of 1% on the outstanding Capital Stock of the Company has been declared payable on the 25th day of March, 1930, on which date cheques will be mailed to shareholders of record at the close of business on the 11th day of March, 1930.

DATED the 4th day of March, 1930.  
I. McIVOR,  
Assistant-Treasurer.

## DIVIDEND NOTICE

## The British American Oil Company Limited

Notice is hereby given that a dividend of Forty Cents (40c) per share has been declared on the No Par Value Stock of the Company for the first quarter of 1930 on the paid-up capital of the Company. The above dividend is payable April 1st, 1930, to Shareholders of record at the close of business on the 14th day of March, 1930. Transfer books will be closed from the 15th to the 31st of March, both days inclusive.

Share Warrant Holders will present Coupon Serial No. 13 to the Royal Bank of Canada, 68 William Street, New York City, or to the Royal Bank of Canada, Toronto, Ontario, on or after April 1st, 1930.

By order of the Board,  
P. W. BINNS,  
Secretary.

## SPECIAL NOTICE

Instructions in regard to changing the present shares of the Company into the new split shares will be announced at an early date. It appears probable that the new certificates will be ready about May 1st. In any case, the full quarter's dividend, payable July 2nd next, will apply to same.

Dated at Toronto, March 6th, 1930.

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## UTILIZING MARITIME FOREST RESOURCES

Plant of the Nashwaak Pulp and Paper Company on the Saint John River just above Saint John, New Brunswick. The Nashwaak Plant which has a daily capacity of 80 tons is controlled jointly by the Oxford Paper Company of Rumford, Me. and the Bryant Paper Company of Kalamazoo, Mich. It also controls large timber limits in New Brunswick and has a potential hydro power site.

—Photo by Canadian National Railways.

## U.S. Faces Problem in Cotton

### Continued Expansion of Production in Face of Falling Prices Brings Grave Menace—Co-operation of Farmers Needed

NOTWITHSTANDING declining prices, American cotton growers have continued to expand their production. Coupled with a decrease in the yield per-acre and quality of domestic cotton, this development has tended to weaken the cotton situation throughout the world. While a closer balance of output and demand during 1929 make the immediate outlook more satisfactory, efforts of the cotton co-operative associations and of the Federal Farm Board are still concerned with the fundamental problem of production control and its effect upon prices.

Nearly three-fifths of the world's supply of raw cotton grows in the United States. Well over half the domestic production is exported, so that conditions abroad greatly affect demand. On the other hand, this country influences the world cotton market probably more than it can influence the market for any other commodity. Changes in United States production provide a practical barometer of price changes, points out The Index, published by the New York Trust Company, and it is toward correcting the price situation that remedial measures are mainly directed.

In the past fifty years the American cotton acreage has exactly tripled; production, due to a declining yield per acre, has expanded somewhat more slowly. Generally speaking, however, the increase in production has been fairly regular—fluctuating in recent years due to the activities of the boll weevil—and has been practically paralleled by an increase in the production of other countries. Last year's output of foreign cotton gained 3 per cent over the year preceding, while American cotton gained 3.5 per cent.

The combined expansion both in U. S. and abroad has completely reversed the relationship between output and consumption. Whereas production increased from 18,121,000 bales in 1922 to 25,848,000 bales in 1929, consumption advanced only from 22,122,000 to 25,811,000 bales in the same period, and is today substantially lower than the output.

The following figures, compiled by the Garside Service Bureau of the New York Cotton Exchange, give a general summary of the statistical position as it has developed over the past seven years: (000's omitted)

Season	Production of American Cotton	Production of All Cottons	Consumption of All Cottons
1922-23	10,087	18,121	21,222
1923-24	10,310	19,178	20,109
1924-25	13,980	24,228	23,275
1925-26	16,131	26,545	24,009
1926-27	18,046	27,749	25,509
1927-28	12,827	23,183	25,367
1928-29	14,522	25,422	25,811
1929-30	14,919	25,848	.....

The figures imply a substantial increase in the supply to be carried over into the forthcoming season. Garside estimates place the American carry-over from the last crop at 4,474,000 bales, indicating a total supply of American cotton of about 19,393,000 bales, against 19,600,000 at this time last year. (It should be noted parenthetically that the seasons given in the above table correspond roughly with the calendar year figures compiled by the government: i. e. The figures for 1929-1930 represent the

crop yield for the fall of 1929). According to the Federal Farm Board, nothing but the crop failure in Texas prevented last year's yield from reaching 16,000,000 bales, which would have resulted in a carry-over disastrous in its effect upon the current value of cotton.

Current prices for cotton—while they have remained relatively steady during the past year—are still considerably below an economically sound level. During the past decade spot prices for middling-cotton averaged 22.35 cents a pound. For the 1929 crop the average was approximately 18 cents; and at present spot prices are only slightly over 16 cents. Costs of producing last year's crop are estimated at from 14 cents a pound in the Mississippi region (where per-acre yield was high) to 22 cents a pound in the Texas area (where per-acre yield was low). The margin in any case is narrow; and in certain instances, where the quality of cotton was low and prices were accordingly curtailed to only 11 or 12 cents, there was practically no profit margin whatever.

In spite of the government's persistent advice to curtail production, last year's acreage was the largest of any year in history with the exceptions of 1925 and 1926. The Farm Board trenchantly points out that large cotton crops sell for less than small ones: "Ten million bales in 1923 sold for \$1,600,000,000. Eighteen million bales in 1926 sold for less than \$1,000,000,000. That is, farmers picked and ginned 8,000,000 bales of cotton in 1926, gave them to the world free of charge, and, in effect, paid \$600,000,000 for the privilege. That is not good business for farmers."

The farmer can hardly be blamed for wishing to translate his crop into cash at the earliest opportunity. As a general rule he markets it as fast as it is picked and ginned, usually between the middle of September and the end of November. The total cost of gathering a crop such as this year's is enormous—around \$200,000,000—and between two-thirds and three-fourths of this goes to hired labor. Thus the farmer has definite and immediate obligations to meet, and conditions over recent years make it improbable that he has any substantial resources to draw on should he choose to withhold his crop for higher prices. In this situation the service of the

certain future's market, and in many instances it is he rather than the farmer who immediately benefits from any price advance. To offer a more direct assistance, the Federal Farm Board announced in October its willingness to lend \$100,000,000 to cotton co-operatives "in order to assist cotton farmers to hold back their crop and at the same time have money with which to pay their obligations." Loans were advanced up to an amount equivalent to roughly 16 cents per pound on graded and classed cotton, varying slightly according to the market.

It is significant to note, as discussed in this review of November last, that investigations by the Farm Board, preceding this decision, showed a higher degree of co-operation existing among

(Continued on Page 62)

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### DOMINION POWER COMMON

I have been strongly urged recently to pick up all I could afford to buy of Dominion Power and Transmission common stock. This tip comes from people who should know and I would have bought before except for one thing. I have a friend who claims he got "stung" on this stock. He bought it around 80 some time last year and finally sold it for about half what he paid and is quite bitter over the matter. He says that many people were "taken for a ride" through rumors and lack of official information. I don't want this to happen to me so I come to you for advice before buying.

—T. K. A., Toronto, Ont.

If you buy Dominion Power common at current prices you will be an out-and-out gambler and I don't think that any conservative investor to-day should be willing to accept such a gambler's risk. The only reason the stock is selling at present levels—having soared from around 38 in January of this year—is because of a repetition of the rumor that the Ontario Hydro was once more negotiating to take over the company; there can be no possible reason on the basis of earnings on this common stock. It was just such a rumor that sent the stock up as high as 85 in 1929 and when nothing came of it the resulting fall caused severe loss to hundreds of others in addition to your friend.

Incidentally I do not think that the Ontario Hydro—which is a publicly owned enterprise controlled by the provincial government—can be considered entirely free from blame for either the previous market fiasco or even for the present situation. In these days of widely-heralded attempts to "clean-up" the market situation rumors which directly affect market prices should be officially affirmed or denied at once. No responsibility may attach to Dominion Power in this respect—although both brokers and shareholders have expressed opinions otherwise—but it seems to me that if a publicly-owned enterprise is engaging in negotiations which affect the stock market, the public is entitled to information.

Judged by regular standards I see little attraction to the common stock of Dominion Power and I have expressed this opinion in the past. Current prices are fantastically out of line for a stock which has not paid a dividend since 1924, which has little prospect of paying a dividend for some time in the future and which earned only three cents a share in 1927 and 34 cents in 1928. It is true that the company progressed in 1929—net operating revenue being reported as \$1,400,926 as against \$1,191,838 in 1928—but the detailed statement has not as yet been issued and per share earnings are not known.

It is obvious, however, that any improvement in earnings applicable to this common will be entirely insufficient to account for anything like prices which we have seen recently. My advice to you, therefore, is to leave Dominion Power to the gamblers and look elsewhere if you have any idle funds.

### SHERITT-GORDON LESS ATTRACTIVE

Editor, Gold and Dross:

A client of mine is thinking of investing in Sherritt-Gordon at the present low level, but as you appear to have changed your opinion of this stock I have advised him to wait until you have been consulted.

—C. N. S., Wawota, Sask.

The precipitate and disastrous drop in the price of zinc has somewhat affected the future of Sherritt-Gordon in common with a number of other mining companies whose ore contains certain proportions of the metal. Unfortunately there is not at this time any reasonable prospect for a return of normalcy in this market, the world markets being threatened with an oversupply of zinc.

It is plain that the mine will have to be regarded temporarily at least as a copper proposition and this being so it can be estimated that operations on the basis of 1,500 tons daily can earn about 35 cents a share annually. Officials have stated that there is ten years' ore ahead of the mill, a reasonably favorable prospect. There exist certain chances of adding to ore, as the mine has only been tested to comparatively shallow depths.

Sherritt-Gordon may be considered fortunate in having copper to fall back on, in view of the wholesale closing down of zinc-lead properties in British Columbia and elsewhere, owing to metal prices. It is also fortunate in being financed to production. While it proceeds with the orderly development of its large bodies, earning a profit at a moderate rate, the zinc situation may change for the better, or a higher grade of copper ore may be developed in actual opening of lenses. A point of advantage is the modernity of the plant throughout, its adaptability to ore change.

The company has made adequate arrangements for the refining and marketing of its product and shareholders are assured of a maximum of profit under good direction. It is true, nevertheless, that the failure of the market for one of its products has reduced the potential earning power of Sherritt-Gordon and lessened its market attraction.

### FORD OF CANADA ATTRACTIVE

Editor, Gold and Dross:

Some time ago, while reading "Gold and Dross", as I do each week, I saw that you were quite bullish about the Ford of Canada class "A" stock and seemed to think that it offered greater possibilities than any other motor issue. I would like to know if you still feel this way about it, as I currently have about \$850 to invest which I am thinking of putting into this stock. I may say that this would not represent by any means all my investment holding; in fact, I would regard it more as a speculative flutter than an investment.

If not too much trouble, I would much appreciate your giving me as full information as possible regarding this company and its prospects. Incidentally, does Ford of Canada make cars for the English market and does it manufacture tractors in Canada? Also what is the difference between the class "A" stock and the class "B" stock? Do you know what the company earned on each share of its stock in 1929? How many cars did it sell?

—M. H., Vancouver, B.C.

In view of the remarkable way in which Ford has regained its position as a prominent factor in the low priced car field, and also in view of the fact that Ford will undoubtedly obtain the lion's share of 1930 motor business, I consider the current outlook for the company as more favorable than that of any other motor car producer. At current quotations around 29½, Ford of Canada "A" has much to commend it in my opinion, for long term holding. However, if you buy you should be prepared to hold, as there has been little market interest in the issue lately, and probably there will not be much change in this regard until the stock has been placed on a dividend basis.

The Ford Motor Co. of Canada Ltd. has exclusive manufacturing and selling rights on Ford passenger cars, trucks and tractors throughout the British Empire, with the exception of Great Britain and Ireland. The company doesn't produce any tractors in Canada, having transferred all tractor production to Cork, Ireland. The market for Ford of Canada extends throughout Canada, New Zealand, Australia, India, and British South Africa.

In 1929, unit sales were 87,504 compared with 75,241 in 1928, an increase of more than 16 per cent. Of the 1929 sales, about 60 per cent. were for the Canadian trade and about 40 per cent. for export. Late in 1929 the company announced price reductions ranging from \$15.00 to \$95.00 a unit. New models introduced at the end of 1929 carried the lower prices. The capitalization of the company consists of 1,588,956 shares of class "A" common and 70,000 shares of class "B" common stock, both of no par value. The class "A" and "B" stocks are identical, except that "B" carries the sole voting power.

No dividend payments have yet been made on either class "A" or class "B" although it is possible they may be initiated later in the year. The company's earnings made an excellent showing in the period from 1905 to the end of 1926, but declined drastically in 1927 and 1928 as a result of the change over in models. A deficit of \$3,400,651 was sustained in 1928, and 1927 profits were equal to only 12c a share on the present capitalization, whereas net in 1926 amounted to \$3.23 per share.

Results during the first part of 1929 were very satisfactory, but due to the unfavorable grain situation and the business recession which developed later, earnings for the entire year did not come up to earlier indications. While the annual statement has not yet been issued it is probable that earnings were little, if any, above \$3.00 per share. The recent wage increases as well as the price cuts will tend, of course, to reduce the company's margin of profit for some time to come, but it is likely that over a period of years the main trend of the company's earnings will be upward.

### DAVISON CHEMICAL HAS POSSIBILITIES

Editor, Gold and Dross:

I have about \$1,300 lying idle in the bank which I am thinking of putting into Davison Chemical Co. stock on the advice of a broker friend. He believes the stock has big possibilities. Having great faith in your advice, which I have followed successfully over many years, I wish you would tell me what you think of this issue. My broker has mentioned a product of the company called "silica gel," which he believes will do big things.

Please tell me about this as well as about the company, if you will be so kind. I had understood that the company's main production was sulphuric acid and that although it had been doing well, its production wasn't sufficiently diversified to make the stock a very sound investment.

—L. B., Montreal, Que.

For some years a leading company in the production of sulphuric acid, Davison Chemical Co., has more recently put forward successful efforts to diversify its line. To this end it has followed the uses of sulphuric through to later stages, and is now manufacturing finished fertilizers.

While pursuing also the development of other chemicals, it has involved "silica gel," an absorbent for which many uses have been found. In fact, its properties as a dehydrant point to revolutionary possibilities in air conditioning not only for manufacturing purposes, but also for general use in buildings and residences.

Production and development are being carried on by Silica Gel Corporation, a corporation of which Davison Chemical owns about one-sixth (104,650) of the outstanding common shares, and it is reported that Silica Gel Corporation has important arrangements pending which will enable widespread introduction of silica gel for such purposes. Further, the properties of this chemical as an absorbent give it value as a refrigerating medium, and are opening up another wide and important field for sales.

In view of the relation of Davison chemicals to this new product and its manufacture, a further degree of speculative attractiveness is thus added to the already propitious outlook for Davison Chemical stock. Selling currently around 37, with earnings of \$5.00 per share likely for the fiscal year which ends June 30th next, the issue appears to me to have attractive speculative possibilities.

### B. C. POWER "A"

Editor Gold and Dross:

What would you say to the idea of buying some Class "A" stock of B.C. Power Corporation at the present time? I am not a speculator and generally leave the market alone. I also have what I consider to be a fair amount of good sound investments. My opinion of this "A" stock from what I have read is pretty good but on the other hand I have a friend who paid something like \$60 for some of it and he feels pretty bad over the thing. I would be glad of your views on my buying at present.

—R. S. M., Montreal, Que.

For one in your position, who is prepared to buy this stock outright, hold it for a period of years and disregard intermediate market movements, I think a reasonable amount of B.C. Power "A" might well be acquired at the present time. I am basing this view, of course, on the long-term prospects of the company itself rather than on the course of the market. For example, I know of no reason why anything in the way of immediate appreciation can be expected and in addition, in the event of non-solution of the present wheat troubles I would not be surprised at general market recessions with which B.C. Power "A" would move in sympathy.

At current prices of around 38 this stock, which pays \$2 annually, gives the fairly moderate yield of 5.25 per cent. I do not look for anything in the way of dividend increase for some time, although the power developments which the corporation has under way offer attractive potentialities. On the other hand I do not see any reason to doubt that the present dividend rate will be continued.

The company's second fiscal year since organization ends on June 30 next and while it is a bit early to make predictions, I look for earnings not greatly different from those of the previous year. The first year reported—ended June 30, 1928—showed \$2.84 on the Class "A" stock, which is not too substantial a margin, and the present year seems to be largely duplicating the first one.

As in 1928-29 shortage of water in British Columbia has necessitated operation of the company's steam plants, with a consequent increase in operating costs and

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P. W. FEE, Sec'y-Treas.  
OTTAWA, March 10th, 1930.



decrease in net. Recent reports, however, state that the steam plant has closed down again and that this expense has been eliminated.

B.C. Power Corporation, which is a holding company, now ranks as one of the most important utilities in Canada and in my opinion it is favorably situated to take full advantage of Canadian development. Temporarily adverse business conditions may slow down the rate of progress but in view of the potential hydro-electric power which the corporation controls, together with the prospects of a steadily growing market, the future appears to be bright. I believe that those who acquire this stock at reasonable levels may look forward with confidence.

### INVESTED BEFORE INVESTIGATING

Editor, Gold and Dross:

Almost two years ago, when I was visiting on the Western Coast I became interested in a company which had what seemed to be a pretty likely scheme. It planned to build right-gauge railways in Northern Alberta, a district which I know and which certainly needs more railway service. I thought that the possibility of making money through cheap grain haulage was quite good. I understood that the company — Bowen Utilities Corporation, Ltd. — had a railway charter and I am now wondering what became of the venture.

—T. S. R., Winnipeg, Man.

To the best of my knowledge, it came to no good end. At least, the promoter, one Alfred D. Bowen, was recently convicted of making false statements with a view to inducing persons to become shareholders and was sentenced to two years in the penitentiary. The "railway charter" you mention, is incidentally very interesting, for in handing down judgment, His Honor Judge Cayley found that Bowen, in claiming possession of a charter, "said what was absolutely false and did it wilfully, knowing it was false." With a non-existent charter and the promoter of the company in jail, Bowen Utilities Corporation is hardly likely to make much money or to bring much help to the railway-needing farmers of northern Alberta.

SATURDAY NIGHT has had occasion to refer to Mr. Bowen before and in October of last year chronicled his arrest when the British Columbia police spread a drag-net for promoters of this type; the drag net at the same time caught another old friend in the person of Charles H. Unversagt of Lightning Creek Gold Gravel and Drainage Company fame. Action of the British Columbia Attorney-General in apprehending and successfully prosecuting promoters of this type draws attention to the fact that more than the "brokerage situation" needs cleaning up. Attorneys-General of other provinces might well give some attention to various promotions now gaily proceeding and which are certain eventually to come to the same end as Bowen Utilities Corporation.

## POTPOURRI

C. C. R., Sydney, N.S. TASHOTA lost its financial sponsorship of brokerage origin and your question is therefore not timely in the sense that there is little likelihood of market action in a stock which represents an inactive property. The company had been somewhat encouraged in the last week of its work, officials reporting favorable results in lateral development. Incidentally the finds lately made underground had not been exploited to a point where definite assurances could be offered of the presence of commercial tonnages of ore. This should not be forgotten.

E. F., Hamilton, Ont. I do not think that you would profit by adding to your commitment in AMBASSADOR MINES LIMITED. The property has had three tests and no results of importance.

H. E., Burlington, Ont. CANADIAN PAPERBOARD COMPANY LIMITED was placed in liquidation on the application of the bondholders of the company, of which you are one. While I do not know that information has been directly sent to bondholders, a statement was issued a short time ago by G. T. Clarkson, of Toronto, who has been appointed receiver and manager for the company, to the effect that it was his intention to continue the company in operation but that he considered the possibilities of a capital re-organization very likely. While undoubtedly a scaling down of values will be necessary, nevertheless Canadian Paperboard does not appear to be in too bad a position, and the prospects for bondholders appear to be reasonably good at the present time.

M. J., Chapeau, Ont. RIDGEDOME has the ordinary prospects of exploring organizations of its type. It has nothing impressive in the way of vein showing; and location is nothing to become excited about. It is a long shot, just how long remains to be seen. It is working and is equipped for depth exploration. As you already have some of the stock, I see no reason for acquiring any more at this time. There are better speculative bets than this.

M. E. P., Galt, Ont. My advice regarding DE FOREST PHONOFILM OF CANADA LIMITED is to leave it alone. This is a small concern operating in a field in which there is exceedingly strong competition and the future prospects of the company are very uncertain. The stock is extremely speculative and of very low marketability.

P. A., Toronto, Ont. I agree with you that on the basis of current information CONSOLIDATED BAKERIES at current prices of around 21 and paying \$2 annually it appears to be undervalued. This view would seem to be confirmed by the fact that a dividend at this rate was paid in January of this year, and in addition all reports have indicated that the company earned its dividend requirements in 1929 by a substantial margin. Such a yield as is obtainable on this stock would indicate that a certain apprehension may exist as to the likelihood of reduction of dividends. So far, however, the company has not issued its report, or taken the public into its confidence in any way. I would suggest, if you are a holder of this stock, that you continue to hold as I know of no reason for selling at the present time. On the other hand, a purchase prior to the appearance of the report is undoubtedly somewhat speculative.

S. J., Winnipeg, Man. I can see no reason why you should purchase stock of the FISKE RUBBER COMPANY at present prices. In spite of the recent change made in the company's management and the better facilities for distribution which have been provided, nevertheless I see no indication that the company's earning power will be restored this year. In addition it faces the necessity of refinancing a considerable portion of its funded debt which falls due on January 1st of next year. The company also faces the prospects of reduced original equipment business this year, coupled with increasingly keen competition. In addition the current cash position is not strong and it is feared that some difficulty will be met in meeting the note obligations maturing early next year, unless earnings turn unexpectedly upward. Incidentally the company has not paid any dividends on its preferred stock since 1928, accumulations now amounting to \$1,430,107, while payments on the common stock have been suspended since 1920.

M. J., Ottawa, Ont. CARIBOU COPPER was and remains a prospect which has given some indications of possessing copper sulphides, both at surface and at depth of 500 feet in drill intersections. Work was limited and results secured offered no basis for a conclusion that the property had real merit. As to the sincerity of the door-to-door salesmen who collected your money as a reward for his enthusiasm, I would not care to offer a diagnosis. It is hard to

determine whether or not he had hypnotized himself into a genuine belief in the property but as a general rule it can be accepted that such salesmen cherish few illusions. I do not know that Consolidated Smelters were interested in the property and wished to obtain an option. I can say, however, that most companies of Caribou's calibre would eagerly accept any reasonable offer from Smelters' interests. The salesman overstepped the limits of discretion in making such a statement and from this it is possible to deduce that most of his argument was based on a desire to collect your money rather than to give you a true picture of the prospects.

E. H., Burlington, Ont. TEXAS GULF SULPHUR common is an attractive purchase, in my opinion, at the present time. Paying an annual dividend of \$4 per share, this stock affords a substantial yield on the basis of the present selling price of \$1 and in my opinion it should command higher quotations under favorable market conditions. The net profits of the company for the year 1929 were \$16,247,478, equal to \$6.40 a share on the 2,540,000 common shares outstanding. Actual net income for the last year was 11.5 per cent. ahead of that for 1928, when returns amounted to \$5.72 a share on a similar capitalization. Texas Gulf Sulphur is one of the two companies dominating the sulphur business not only in the United States but throughout the world. The present outlook for the company is for a good volume of business this year.

H. G., Westmount, Que. In view of the adverse report recently issued by FRASER COMPANIES, LIMITED, I can see little attraction to the common stock at the present time. As you possibly observe this report showed decreased earnings, a decrease of around a million dollars in surplus account and a reduction in working capital of \$1,800,000. 1929 was, therefore, an exceedingly adverse year for the company, and while I feel that eventual improvement will take place, nevertheless I do not see any real reason for holding this stock in the intervening period.

E. B., Edmonton, Alta. COGOMET is an inactive company, having five groups of claims in northwestern Quebec and a group in the Sudbury district. Most of these were staked in 1927 and 1928 and despite work done by neighbors the areas are not interesting, nothing of importance having been found. The stock is not a buy on any count.

J. H., Toronto, Ont. It is practically impossible to give you much in the way of reliable advice concerning DAIRY CORPORATION OF CANADA LIMITED, since the company has announced its intention of not issuing any financial statement until the end of 1930. On the basis of such information as it has already made public, however, I think you might well retain the stock which you hold. This company is, as you possibly know, a holding company which has already required a controlling interest in City Dairy Limited of Winnipeg, Montreal Dairy Company Limited, Canada Pure Milk Company Limited of Winnipeg, Edmonton City Dairy Limited of Edmonton, and Davis Dairy Co. Limited, Saskatoon, as well as certain other western dairy companies. In addition, the management of Dairy Corporation of Canada appears to be capable and efficient and the company enjoys a strong directorate. The fact that the stock is not listed is quite possibly a deliberate move, as many investment houses which have sponsored stock issues in the near past have refrained from listing the securities because of the generally low and unsettled market. I think, however, on the basis of information currently available that the future of Dairy Corporation of Canada is reasonably bright and that eventually you may make out very well.

J. A. T., Southampton, Ont. Shareholders of the WINDSOR CAPITOL THEATRE LIMITED approved of the sale of their house to FAMOUS PLAYERS CANADIAN CORPORATION at a shareholders meeting in April, 1929, and shareholders were instructed to deposit their certificates, endorsed with the Guaranteed Trust Company of Canada, Windsor, Ontario. I would suggest that you write the secretary of the Famous Players Canadian Corporation, at the head office of the company in the Royal Bank Building, Toronto.

E. P. M., Ottawa, Ont. As you are looking at LAKE SHORE from the speculative angle I might point out that it has proven to be very unsteady on the market, as many have found out to their disappointment. As a mining proposition there are few better. I can say that earnings will increase to a point where probably \$2.50 a share net will be had within a period of, say, eighteen months to be conservative. Dividends might increase to \$2 on such a basis. When this eventuates you could look for a higher price, reasonably enough. I am not taking into consideration the possible "markets" which might be established under boom circumstances and yet I am not forgetting that Lake Shore was heavy when other stocks, less qualified, were buoyant.

M. M., Campbellton, N.B. The last earnings figures for the FORT CAR CORPORATION which I have seen indicated that the company in the eleven months ended November 30th, 1929, reported net income of \$3,407,966 which was equivalent to \$2.31 a share on the common stock. Direct comparison with these returns is not available, but for the full year 1928 earnings amounted to \$8,790,222, or \$8.12 per share. Full year earnings for 1929 are estimated at around \$2.25 a share. These figures naturally reflect the unfavorable conditions in the industry generally and the difficulties met by this company in consolidating the Chandler Cleveland Company which it took over. Although Hupp Motor Car has never been one of the largest producers, it has for years ranked amongst the strongest concerns in the industry.

B. T., London, Ont. WHITE LAKE MINES appear to have something worthwhile in a partially explored copper prospect which has given encouragement to the Marcus Daly interests of New York to continue putting up money for work. Ore encountered has been of good grade and while the attempt to establish sizable bodies has been slowly prosecuted, it seems to me that this property is deserving of consistent effort. There is in some quarters undue enthusiasm over the prospects, which remain speculative. I would not permit myself to err in that direction, if I were you.

M. F., Valcartier, Que. Stock of VITONEN CEREAL LIMITED is highly dangerous. Those behind this proposition have always appeared to be more interested in selling stock than in building up a successful company. I will be very much surprised if this company ever gets on to a sound business footing.

W. R., Fort William, Ont. GORDON LEBEL is a gold prospect in the Elidgood district of Kirkland Lake and has been idle for quite a while. Its chances are quite uncertain.

E. T., Winnipeg, Man. OTTAWA RIDEOUT SYNDICATE staked a group of claims in 1927, about 12 miles from Sutton Station on the Chapeau division of the C.P.R. The rush into the district was occasioned by a government geological report issued just prior to the excitement. Two experienced prospectors acquired the ground on the strength of surface showings of copper, lead and zinc. I understand they secured some money through this method of selling units, returned to the area and did some surface work, but nothing has been heard of it since. I am afraid you lose.

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# Concerning Insurance

## Fire Safety in Institutions

**Seriousness of Fire Menace in Hospitals and Other  
Public Institutions Not Fully Realized**

By GEORGE GILBERT

NO ONE will dispute that there should be adequate protection against fire and also elimination of fire hazards, from a safety to life standpoint, in those classes of buildings occupied by the sick, the aged and infirm, and dependent children, who by reason of their condition cannot in the event of fire look out for themselves.

Unfortunately, however, the fires occurring show that there are still many who have apparently little or no conception of the seriousness of the fire problem in these institutions in their communities, and who must accordingly have it brought home to them before they can be persuaded to take the necessary remedial action.

While the modern trend in hospital and institution building construction shows a distinct improvement over that of a decade or two ago, there are still a large number of such structures being erected in which fire safety has not received sufficient consideration. Though the exterior walls in many cases may be of substantial construction, giving the semblance of fire safety, the interior is highly combustible, "built to burn," as the saying goes.

In some cities, also, much has been done to increase the safety of the older buildings, by providing them with automatic sprinklers and by adopting other safety measures. But the fact remains that these institutions continue to burn at the rate of one a day in Canada and the United States, according to the statistics of the Board of Fire Underwriters, with an annual monetary loss of over \$1,000,000, in addition to the loss of life.

In a recent report on 33 institution fires in which loss of life occurred, it is shown that the total number of lives lost was 273, an average of 8.3 per fire, made up as follows: Men killed, 81; women killed, 32; children killed, 130. It is in hospitals, orphanages and insane asylums, rather than in almshouses and institutions of that character, that the great loss of life has occurred. The large majority of these deaths have been due to the lack of adequate or properly arranged exits. In cases where there was more than one exit available, the arrangement was often such that the fire cut off both exits.

In a number of such fires, the loss of life resulted from the fire starting at night while the occupants of the building were asleep. Numerous losses of life were due to ill-advised attempts at salvage by re-entering the building on the part of insane or mentally weak inmates.

As to the causes of institution fires, a tabulation by the National Fire Protection Association of 184 such fires shows that 39 were due to electricity; 19 to sparks on roofs; 13 were incendiary; 11 to stoves, furnaces, boilers and their pipes; 7 to careless smoking; 7 to defective chimneys and flues; 7 to ignition of grease or flammable liquids on stove; 7 to spontaneous ignition; 3 to defective oil burner; 3 to lightning; 2 to careless use of matches; 2 to escaping gas ignited; while 49 were due to unknown causes.

Electrical fires, it will be noted,

head the list of known causes. "Defective wiring" is given as the cause of 22 such fires, though it is possible that, as this cause is always open to question, there may be some doubt as to whether or not it was the actual cause in a number of fires attributed to it.

The number of fires caused by sparks on wooden roofs confirms the existing evidence that wood shingles are unsuitable to use as a roof covering in such institutions.

There is no valid excuse for neglect of fire safety requirements in hospitals, orphanages, asylums, etc., as ample information is available at little or no cost as to the proper construction and protection of institution buildings. Anyone who wishes to construct a fire-safe building or to remodel an existing building in the interest of fire safety can easily obtain information as to the best methods to follow.

As has often been pointed out, safety to life in institutions of this character requires: (1) Proper construction of buildings; (2) Adequate exits; (3) Careful housekeeping and protection of fire hazards; (4) A competent staff, having sufficient personnel on duty at all times.

### Montreal Life Business in Force Over \$40,000,000

IN THE report for 1929 of the Montreal Life Insurance Co. it is shown that premium and interest income, policy reserves, assets and insurance in force have more than doubled in the past six years. Payments to policyholders and beneficiaries in 1929 increased 26.6 per cent. to a total of \$434,891.07. Since organization these payments have aggregated \$1,785,919.52. The company has 44.05 per cent. of its assets invested in bonds and 29.80 per cent. in loans against first mortgage of revenue producing city properties.

The Montreal Life commenced business in 1910 and has experienced a persistent and healthy growth. Its insurance in force has passed forty millions and total assets now stand at over five millions. The officers are: President and Managing Director, Arthur P. Earle, A.A.A., A.A.S.; Vice-Presidents, C. E. Sanders and J. V. Desaulniers; Secretary and Actuary, H. B. Wickes, A.A.S.

### New Life Insurance Cover for the Talkies

BREAKDOWN of apparatus in moving picture theatres may now be covered under a special form of insurance policy devised by a London, England, insurance broker and subscribed by underwriters at Lloyd's.

The policy covers loss of receipts through the failure or breakdown (from any cause other than fire and lightning) of the sound-reproducing apparatus, film projectors and appurtenances, or public electric supply. It is subject to the special conditions that the interruption must stop a performance for a longer period than



ERNEST WOOD

General Superintendent of Agencies for Canada and Newfoundland for The Ocean Accident & Guarantee Corporation, Limited, Toronto, who on March 15th completed 25 years of service with that Company. In addition to his supervisory activities, he is well-known as a large personal producer of fire and casualty business, especially accident and sickness insurance.

thirty minutes and that the maximum compensation payable in respect of each occurrence is £500, or the average takings for a period of 72 hours, whichever is the less.

The annual premium for full cover is 5s. per cent. per annum on the amount of the box office takings. If the insurance be restricted to the sound apparatus alone the rate is 2s. 6d. per cent., and 3s. 9d. per cent. is charged if the projectors are also included.

### Toronto Casualty Seeking Authority to Change Name

APPLICATION is being made by the Toronto Casualty, Fire and Marine Insurance Co. for an Ontario Order-in-Council, changing its name to The Toronto General Insurance Co., or such other name as may be approved.

### P. V. Wilson Joins Board of Merchants Casualty

MR. P. V. WILSON, managing director of the Waterloo Trust and Savings Company, and president of the Waterloo Bond Corporation Limited, has been elected to the board of directors of the Merchants Casualty Insurance Company of Waterloo.

### INSURANCE INQUIRIES

Editor, Concerning Insurance:  
Can you give me an idea of the extent of the protection afforded a merchant under one of the so-called Fraud Bonds sold by the insurance companies? What is the cost of such a policy?  
—H. G., Hamilton, Ont.

Under the Fraud Bond issued by one of the leading companies, protection is afforded against loss of money or merchandise from inside hold-up, up to \$300; loss of money or merchandise from outside hold-up of yourself or any of your employees within ten miles of your premises, up to \$300; half the loss from customers' bad checks, up to \$100 on any one check and \$200 in the aggregate (post dated or checks on open accounts are not covered); loss from accepting counterfeit money in exchange for merchandise, up to \$200; loss from embezzlement by employee of money or stealing of merchandise from your premises, up to \$200; loss caused by burglars to your safe and contents, when safe shows visible signs of forcible entry, up to \$300; loss from accepting a forged or stolen certified check in exchange for merchandise, up to \$200 (post dated or checks on open accounts not covered); loss from accepting stolen or forged money order in exchange for merchandise, up to \$200. The cost of this coverage is about \$50 per annum.

Editor, Concerning Insurance:  
Will you please advise me if the Canadian Government Annuity (Deferred Plan B) is a cheap form of provision for old ages, providing one has not any dependents.  
I believe the life insurance companies have some such policy, but I thought the government would probably be less costly.

I certainly appreciate the service you give your readers, as one often finds it rather difficult to know what is best not knowing all the companies as SATURDAY NIGHT does.

—E. M., London, Ont.

Only in cases where it is certain that there will be no dependents in the future would I advise a Government Annuity under Plan B, as under that plan no money is returned should the purchaser die before the annuity begins, while under Plan A, should you die before the annuity begins, all the money paid in is returned, plus four per cent. compound interest.

Of course, Plan B is cheaper than

## A Tower of Strength

Assets - \$568,000,000

Life Assurance in force:  
\$2,400,000,000

Rate of interest earned on mean  
invested assets in 1929  
7.02 per cent.

## SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL



### "THE INDEPENDENT GROUP"

Total Assets \$84,265,702.70

Dominion Fire Insurance Co.  
Northwestern National Insurance Co.  
National-Ben Franklin Fire Ins. Co.  
Ensign Insurance Co.  
Firemen's Insurance Co. of Newark, N. J.  
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CANADIAN HEAD OFFICE - OTTAWA, ONT.

**Metropolitan Life  
Insurance Co.**

**7.56%**

was the Average Rate of Interest earned  
on assets for the year 1928

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**The  
COMMERCIAL LIFE  
Assurance Company of Canada**

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### Niagara Fire Insurance Co.

Incorporated 1850

Assets Dec. 31st, 1928  
\$28,374,879.43

Full Canadian Deposit  
Canadian Department

W. E. BALDWIN, Manager,  
Montreal

### NORTHERN ASSURANCE CO. Limited

ABERDEEN AND LONDON

Established 1836

**FIRE — CASUALTY**

Head Office for Canada  
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Montreal

A. Hurry, Manager,  
Assets exceed \$100,000,000



J. B. McKECHNIE, F.I.A.

General Manager of The Manufacturers Life Insurance Company, which recently held a successful four-day convention of its Canadian and U.S. district and branch managers at the Home Office, Toronto. Sales of life insurance by the Company in January and February of this year show an increase over the amounts written in the corresponding months of 1929. Insurance in force at the end of 1929 was in excess of \$500,000,000, while the assets amounted to \$100,000,000.



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Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
J. A. MINGAY, Manager for Canada  
Applications for Agencies Invited

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Plate Glass, Burglary, Boiler and Fire.  
C. W. I. WOODLAND, General Manager  
For Canada and Newfoundland  
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Branches: Winnipeg Calgary Vancouver London Ottawa



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COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

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Promptness in settling claims is a virtue that this Company holds in high esteem and practises with unbroken regularity.

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Established 1887

Head Office—Toronto

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BRANCHES: Montreal, St. John, Halifax, Ottawa, Hamilton, London, Winnipeg, Calgary, Vancouver, London, England; Kingston, Jamaica

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HEAD OFFICE FOR CANADA  
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ROBERT LYNCH STALLING, ASSISTANT MANAGER  
SUN BUILDING TORONTO

FIRE ACCIDENT SICKNESS MARINE  
AUTOMOBILE LIABILITY  
**Union Insurance Society of Canton, Limited**  
CANADIAN HEAD OFFICE  
TORONTO  
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A British Company Established in 1835 by British Merchants of the Far East.

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The Canadian General Insurance Company in its relations with agents and the insuring public is guided by three vital principles: courtesy, integrity and consistent fair dealing in all claims.

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Write today for literature

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CASUALTY - SURETY

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Head Offices: TORONTO

Branch Offices: Montreal, Winnipeg, Regina, Vancouver.  
W. W. EVANS, President. W. P. Fess and Paul H. Horst, Vice-Presidents. T. G. Breck, Secretary.  
A Canadian Company doing a General business

Plan A, so that you can buy a larger annuity for a given amount under that plan.

Annuities can be purchased from the life insurance companies at practically the same rates in some cases as from the government. Government annuities are paid in quarterly instalments, and that gives them a slight advantage.

You will be making no mistake in buying an annuity on the plan which best suits your requirements from either the government or any of the well-known life companies, as you will be getting good value and safe protection in either case.

Editor, Concerning Insurance:

Re International Insurance Company. Please advise as to the financial responsibility of the above company and if they are making satisfactory and prompt settlements of claims.

—F. L. Sutton, Que.

International Insurance Co. is a new company, having commenced business on January 15, 1927. It operates under a Quebec provincial charter and license, with head office at Montreal.

Latest government figures available show its financial position as at December 31, 1928, when its assets totalled \$128,319, while its total liabilities except capital amounted to \$69,942, leaving a surplus as regards policyholders of \$58,377. The paid up capital was \$60,785, and showed a slight impairment of \$2,408.

Receipts in 1928 were \$110,689, made up of: premiums, \$90,816; interest and dividends, \$4,358; calls on capital, \$400; all other, \$15,115. Disbursements were: Claims, \$31,089; agents' commissions, \$18,196; salaries, etc., \$29,239; all other, \$44,722—Total, \$123,246.

As long as the company has a surplus as regards policyholders of the amount shown above, I would regard it as safe to insure with where it is regularly licensed. As to its methods of claim settlement, I am not in possession of enough information to express an opinion, though there should be no difficulty in collecting all valid claims against the company in the province of Quebec, as it is regularly licensed in that province.

Editor, Concerning Insurance:

Would appreciate your giving me some information regarding the Sons of Scotland Benevolent Association. I have had a policy since June 23rd, 1897, and since that time I have paid in more than the face value at death for \$1,000.

Is this association operating under government charter and if so why is there not a cash value or paid up insurance option for the policies of this age.

I am now over 80 years of age, and feel that something should be done in these cases where one has paid in an equal amount to the face amount of the policy.

What would you advise my doing to bring this matter to a head?

—J. A. W. Chatham, Ont.

Your certificate is evidently on the whole life plan, with continuous premiums, under which there is no provision for cash surrender values or paid up insurance values.

If you had taken out your insurance with a life insurance company you would have had a policy with cash, loan and paid up values.

But you took it out with a fraternal society, and as the certificate of the fraternal does not provide cash or paid up values, and as you are bound by its terms there is nothing much you can do in the matter, though it is undoubtedly a hardship to have to keep on paying premiums at your age, and when you have already paid in more than the face value of the certificate.

The Sons of Scotland Benevolent Association is licensed in Ontario and is under the supervision of the Ontario Superintendent of Insurance, Parliament Bldg., Toronto. You could take the matter up with him, if you desired to go further with it.

In the meantime I would advise you to keep up the payments on the insurance, so that it will not lapse, as the Sons of Scotland is now on an actuarial basis of solvency, and there is therefore no question that the certificate will be paid when it becomes a claim.

Editor, Concerning Insurance:

I am a subscriber to your paper and as such would like information on the following point. I have a client who holds five shares of Continental Life (I understand that only 20 per cent. has been paid) for which she paid \$88 per share. She has received an offer from Insurance Investments Limited, 347 Bay St., Toronto, to take over the five shares of Continental Life at \$90 and give her twenty-two shares of Insurance Investments Limited at \$20 per share and the balance of \$10 in cash. Insurance Investments Limited advise that they have paid \$1 per share of dividend per annum payable 50c half yearly and that on January 15th this year they gave a small stock bonus at the rate of 25c per share.

My client is fairly well advanced in years and is more interested in securing safety of investment rather than the speculative side. Would you please advise whether the exchange is advisable.

—W. C. Belleville, Ont.

I would by no means advise exchanging shares of the Continental Life Insurance Co. for shares of Insurance Investments Limited, as the

latter concern is simply a brokerage house, buying and selling shares of various kinds, and is a business in which I would not advise the public to invest as the capital for such an undertaking should be supplied by the brokers themselves, in my opinion.

On the other hand, the Continental Life is a well established life insurance company showing steady growth in business and financial strength, so that its shares are bound to increase in value with the growth of its business, and the dividend is also bound to increase with the passage of time, though at the price paid by your client the interest yield is low at present. But the investment is safe, and I would advise holding.

Editor, Concerning Insurance:

I hold some shares of Great-West Life Assurance Co., and wishing to increase my income am thinking of selling some of same and purchasing Canadian Brewing Co., Anaconda and Studebaker stock.

Your opinion will be greatly appreciated.

—F. D. S., Winnipeg, Man.

I would not advise switching from a sound investment stock like the Great-West Life into any of the speculative stocks mentioned. Canadian Brewing is the most attractive of those named, though I would not sell Great-West Life in order to buy it.

The business of the Great-West Life shows steady and substantial growth from year to year, with corresponding increase in earnings, of which the stockholders receive their due proportion, so that with the passage of time the stock is bound almost inevitably to keep on increasing in market value and in returns to holders of it.

Editor, Concerning Insurance:

Kindly give me your opinion of stock in the Empire Life Insurance Company, head office Toronto, as an investment. What is the latest quotation on this stock and what dividends have been paid by the company?

—G. N., Sault Ste Marie, Ont.

Latest quotation I have from dealers in unlisted securities on Empire Life stock is \$22 to \$25 a share, and around that figure I consider it a good buy, if you are prepared to wait a reasonable length of time for a satisfactory return. Those who are looking for an immediate return in order to provide an income for themselves are not advised to purchase stocks of this nature, as they are attractive only to those who are prepared for a long hold.

The Empire Life is showing satisfactory growth in business and financial strength, and it should not be long until the share holders reap the benefit by way of dividend return and appreciation in the market value of their holdings from the figures quoted above.

Empire Life stock is \$15 per share paid up, and at \$25 per share the purchaser is paying at the rate of 166 per cent. of the paid up value. In 1929 a dividend of 20 cents per share was paid by the company, but so far this year no dividend has been paid, and none was declared at its recent annual meeting. In 1928 a stock dividend of \$5 per share was paid, making the stock \$15 per share paid up, instead of \$10, as formerly. This dividend was not paid out of profits on the insurance business transacted by the company, but was by way of return of part of the premium paid on the stock.

With business in force of \$19,636,487, premium income of \$554,735, and assets of \$1,634,336, the future success of the Empire Life seems well assured.

Editor, Concerning Insurance:

Can you give me an idea of the market value of an established insurance agency, doing fire and casualty lines, and the basis on which such value is based?

—M. B., Hamilton, Ont.

The basis on which the value of an insurance agency is fixed is usually the yearly commissions earned by the agency. In the case of a sale, one and a half times the gross commissions for one year was the price paid, and in another sale twice the gross commissions was the amount. As much as three and a half years' net commissions was the value placed on the business in another case. There is no fixed rule, as much depends upon the character of the business of an agency, so that two agencies with the same amount of business may not have anything like the same value in the case of a purchase or sale. Where the business of an agency is produced largely by sub-agents, the market value is small.

## NOTICE TO READERS

Saturday Night's insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope. Each letter of inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfill the above conditions will not be answered.

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HEAD OFFICE, TORONTO

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	Fire
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PILOT SERVICE INDUCES GOODWILL  
All Enquiries Promptly Answered  
D. McINTOSH, President

## Pioneer Credit Co-operators

Successful Twenty-year Record of Ottawa Civil Servants' Society Leads to New Legislation — Driving the Loan Sharks From Parliament Hill—  
The System and Its Achievements

By OTTO WAUGH

FOR twenty years the civil servants of Ottawa carried on an unincorporated, co-operative savings and loan society to aid the poorer members of the service and made such a success of it—among other points, not losing a dollar of principal or interest in all these years—that the Government of the Province of Ontario became convinced that the principles on which it was based were sound and passed the Co-operative Credit Societies Act, whereby

similar societies may be regularly incorporated. It is scarcely necessary to add that this society was one of the first, if not the very first, to become incorporated under the Act, with a slight change in name to meet the new requirements. This gives a black eye to the old libel that civil servants are incapable of making a success of any business venture; though why the libel should have any eye left to blacken is a mystery, seeing that these are the same men to whom is entrusted the details of handling, day by day, the millions of Canada's national business.

There are, it may be stated, two successful co-operative societies in the Civil Service at Ottawa. The older of these ventures (the Civil Service Mutual Benefit Association) was established to pay a funeral benefit on the day the member died, and the younger (then called the Civil Service Savings and Loan Society) was created to drive out of business the loan sharks who had been battenning on the blood of the

poorer civil servants. It is with the younger society that this article deals.

When the writer was in Ottawa temporarily in 1904 and 1905, the infestation of Parliament Hill on pay-days by the loan sharks and their minions was so conspicuous as to be a public scandal. Their charges were terrific, so that when an unfortunate got into their hands he rarely got out. Rates of ten and twelve per cent a month, and even more, were charged and victims, after having paid heavily for twelve months, were often deeper in debt at the end of the year than at the beginning. Throughout Ontario two or three years after this there was a drive against loan sharks and the higher paid civil servants felt called upon to lend a helping hand to their poorer brethren. Meetings were held in 1908, participated in by senior members of the service, as a result of which it was decided to form a co-operative organization, the Civil Service Savings and Loan Society, with shares at five dollars each. Subscription lists were passed around and a considerable amount subscribed. The society proposed to do business on certain evenings each week, the officers and directors giving their services free. There was a hitch in getting into business but after this was overcome all hesitancy on the part of the subscribers vanished and the society was forthwith fully launched on its career.

The hitch occurred in this wise: The society made application to the Ontario authorities for a charter as a loan company, and paid the customary fee of about one hundred dollars. They received the charter, looked it over, discussed it at several meetings, and put it in the bottom drawer of the society's safe, where it has lain ever since. The members saw that financially and physically they could not use that charter. Regular commercial loan companies operating under such charters are not permitted to purchase their own stock. Once issued stock cannot be re-acquired and put back in the treasury. But this society was not a regular commercial loan company. It was not being formed to make money for its richer stockholders but to get its poorer members out of the clutches of rapacious usurers. If the society had started on the basis of the charter within a few months, in spite of all efforts, a majority of its stock would have fallen into the hands of these usurers, some of whom were rich and aggressive men, and the society would have been put out of business or rendered useless. There was correspondence with the Ontario Government officials in Toronto to see if there were not some other form of charter under which the society could operate, and to a good many people, it looked as if the light would flicker out and the society die still-born.

Then the official in Toronto, knowing, in his opinion, what was good for his brethren in Ottawa (remember this was twenty years ago) told them peremptorily that if they did not use the charter he had provided but proceeded to operate on some other plan he would see that they went to jail. At once the fat was in the fire and the flickering torch blazed up into a beacon. Canadians—English, French, Scotch, Irish—do not spring from supine races accustomed to take punishment lying down, and under this bureaucratic edict Ottawa civil servants ran true to form. One director, a calm, judicious ex-Torontonian, said it would be the finest thing in the world to go to jail for the crime of helping his fellow-citizens and for taking part in a campaign which the province of Ontario was then waging against loan sharks. Other directors were less calm but no less determined in their opposition to absolutism and this was the attitude of the civil servants generally. Doubtful prospective shareholders and depositors hesitated no longer and, as one director described the meeting long afterward, "All the people in the room pushed money at us and in ten minutes our table was covered with cheques and bills."

What made the feeling more acute was the fact that since 1906 the province of Quebec had had a law under which people's loan societies "les caisses populaires," on the lines desired by the Ottawa civil servants, might be formed. In fact the originator of this legislation, Mr. Alphonse Desjardins of Levis, Quebec, was in 1908 employed during the session of Parliament as a French shorthand writer on Hansard. Since

(Continued on Next Page)

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## Investment Recommendations

Carefully selected bonds provide fixed income and principal protection. Our investment offerings cover a wide range of high grade securities from which we suggest:

	PRICE TO YIELD
Jones Bros. of Canada Limited, 6½% First Mortgage Gold Bonds, Due November 15th, 1946.....	6.22%
Abitibi Power and Paper Co. Limited, 6% First Mortgage Sinking Fund Gold Bonds, Due June 15th, 1949.	6.20%
Bloor-St. George Realty Limited, 7% First Mortgage Sinking Fund Gold Bonds, Due February 15th, 1946.....	6.80%

We invite your inquiries

**Gairdner & Company, Limited**

320 Bay Street

Elgin 2301

## Balance . . .

Is Your Investment List  
Well-balanced?

If you are not sure that it is, write for a copy of our latest pamphlet entitled "Balance." It emphasizes the importance of a well-balanced investment list. No investor's holdings should include too many securities of any one type or of any one industry.

Moreover, a well-balanced list for one person might be wholly unsuited to another. For instance, a business man might purchase securities which would be unwise for a widow dependent solely upon income from interest and dividends.

We make a specialty of adjusting clients' investment lists to suit their particular needs. Write for further particulars of this service.

**R. A. DALY & Co.**

LIMITED

80 KING STREET WEST  
TORONTO

## Save—Invest

Our plan for investing as you save enables you to accumulate ready capital and to earn good interest on savings in the meantime.

It is a plan especially favored by professional men and others whose time is so much taken up with their own work that they cannot possibly make a close study of investment matters, and consequently need reliable advice concerning savings for investment.

Illustrated booklet, fully descriptive of this plan, will be sent on request. Write for a copy now.

**McLeod, Young, Weir & Co.**

Limited

Metropolitan Building, Toronto

Montreal Ottawa London Hamilton Winnipeg

## YOUR INCOME TAX

In selecting your investments, do you consider the question of the income tax payable on them? It is possible that through a slight readjustment of your holdings you can obtain greater net returns than at present. Our statistical department has complete information on income tax requirements for both Canadian and Foreign holdings. May we examine your list of securities and make suggestions?

**W. C. PITFIELD & COMPANY**  
INVESTMENT SECURITIES

89 King Street West TORONTO Phone A.Delaide 6144

VANCOUVER OTTAWA MONTREAL QUEBEC SAINT JOHN HALIFAX  
LONDON, ENGLAND NEW YORK CORRESPONDENTS





THOMAS E. GRIFFIS

Who, with W. Roy Raine, has announced the formation of the financial house of Griffis, Raine & Co., Ltd., to conduct a general investment business. Mr. Griffis has been associated with Wood, Gundy & Co., Ltd., for the past 17 years, for eight years as manager of their finance department and for the past six years in a senior sales capacity.

(Continued from Preceding Page)

a loan society of the kind desired in Ottawa could be legally operated in Quebec, there was some discussion as to whether it would not be advisable to form a society with head office in Hull, across the river from Ottawa, and to have a branch in the capital. This savored too much of subterfuge and cowardice to appeal to the society's members and they decided to go ahead as a voluntary association, without the assistance of corporate powers and to wait the time when Ontario would follow Quebec in chartering these people's loan societies.

As explained above, the loan sharks were actively hostile but the attitude of the regular loan companies was one of benevolent neutrality. They did not want the kind of business which the society was carrying on, for the society members, chiefly concerned with helping their neighbors and co-workers, often spent more time, energy and sympathy over a hundred dollar loan than a loan company could afford to spend on one for twenty times that amount. The members put into their work that spirit of co-operation and brotherhood which alone makes these neighbourhood and parish loan societies successful. The aim in every case is to get the borrower out of debt as quickly as possible and on his feet, so that he can be a help instead of a hindrance to the community.

The question arises as to how the society gets money to lend and how it lends it. Money is got by selling shares at five dollars each and by receiving deposits of one dollar and upward. As will be seen the deposits are the real source of funds.

#### Provincial Paper Limited.

Notice is hereby given that Regular Quarterly Dividend of 1% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED, payable April 1st, 1930 to shareholders of record as at the close of business, March 15th, 1930.

(SIGNED) W. S. BARBER,  
Secretary-Treasurer.

#### WESTERN BREWERIES Limited

##### Notice of Dividend

NOTICE IS HEREBY GIVEN that the Board of Directors of this Company has declared a quarterly dividend at the rate of two percent on the issued stock of the Company payable on the first day of April, 1930, to shareholders of record as at the close of business on the fifteenth day of March, 1930. Dated at Winnipeg, Manitoba, this fourth day of March, 1930.

By Order of the Board of Directors.  
A. C. JEFFERYS,  
Secretary.

Each shareholder must purchase one share but is not permitted to buy more. Each share entitles the holder to one vote but draws no interest or dividend. Shares are non-transferable, and when a member retires the society buys back his share. Upon deposits four per cent interest is paid, with provision for a bonus at the end of the year, if profits warrant, upon the minimum amount left on deposit for the whole year.

\*

As to loans, each borrower must become a member and purchase a share. The loans for the most part run from \$150 to \$300. The security is a note endorsed by a friend in the civil service. The rate of interest charged at the beginning and for a good many years thereafter was 8 per cent. This was for a time reduced to 7 per cent but this was found insufficient and 7½ per cent is, and has been for some time, the rate charged. There has practically never been any complaint against the rate, not only because of the contrast with rates formerly charged by outsiders but also because of the conveniences and privileges attached which bring the actual rate down. For example, the loans may be repaid in monthly instalments—the majority are—and as each instalment is paid the interest is proportionately reduced. This is the way the society carries on. In the language of the market this would be described as brotherhood rather than business, but the interesting thing is that for twenty years it has worked. The society is still able to say, meanwhile touching wood, that it has never lost a dollar; and, what is more important, it has lost very few of the men it has tried to pull out of the financial Slough of Despond. The loan sharks, too, have been driven off Parliament Hill.

To see the society at work is to obtain an insight into its methods and the reasons for its success.

It is evening and eight or ten men who earn anywhere from eighteen hundred to four thousand dollars per year for handling important matters for the Government, sit around a large table and deal with the business before them at first hand. Every major division of the Government service is represented and the men about the table have knowledge, or the means of acquiring knowledge, of every man and woman in the Civil Service at Ottawa. The Secretary-Manager reads an application for a loan. The Chairman says:

"Mr. A., this is from your department, what about it?"

Mr. A. "A case of sheer hard luck. He has been ill for several weeks himself and two weeks ago, just as he was getting back to work, his little girl was run over by an automobile and is now in the hospital. He is one of the steadiest men in the service and could get a dozen endorsements if necessary."

The Chairman—"Mr. A. moves that the loan be approved. All agreed? Carried."

The Secretary-Manager—"The next application is that of X. The case is as we surmised when it was mentioned at our last meeting...."

He was asked to make a personal application and he is now in the next room, waiting."

X is brought in and seated near the Chairman.

The Chairman—"Now X, without wanting to hurt your feelings but to get to the root of the matter, you want us to help you out of a hole which you got into by playing the ponies and then drinking too much when you lost. You have a good job and you can hold it down if you attend to business. You are too good a man and have too nice a family for you to go to pieces. We know, if you try, that you can make the grade and we are prepared to help you on condition that you take the pledge and promise not to wager



W. ROY RAINE

Who, with Thomas E. Griffis, has formed the financial house of Griffis, Raine & Co., Ltd., to conduct a general investment business. Mr. Raine during the past seven years has been in charge of the Canadian business of S. W. Strauss & Company and was formerly with A. E. Ames & Company, and Blair & Company, New York.

money on races. What do you say?"

X—"I've cut them both out for keeps."

The Chairman—"Fine. Have you told your wife about this?"

X—"No. It would worry her to death. I'll have to keep it from her."

The Chairman—"Oh, no, old man. She'll be delighted, and she'll help in every way. Besides she will have to go on the note with you."

X—"I guess, perhaps, you are right, although it will be hard to tell her, but, of course, you won't let the Deputy Minister know. This would get me fired for certain, if he ever heard of it."

The Chairman—"Well, it will not, exactly, be necessary to let the Deputy Minister know. He probably knows as much about this matter as we sitting around this table. Deputy Ministers would not hold their jobs if they weren't wise to what was going on in their departments. He will have to be told in the course of business but it won't be news, except that you have sworn off, and he will be glad of that and give you another show."

X—"I see what I am in for. But I'm going to see it through. Give me the note and I'll go home and tell the wife and get her to sign, and I'll come back next meeting night with my endorsement."

X goes out and the next application is dealt with, until the list is exhausted. What loan company wants to do business in that way? And yet it is the way that in twenty years hundreds of thousands of dollars have been lent without the loss of a dollar and with the saving of hundreds of men.

At the close of the first year of the society's operations there was about two thousand dollars on loan; by the end of 1927, the last complete year under the old society, the loans had increased to over \$80,000, and in the latter year the cost of administration was \$68,150. In the twenty years a reserve fund of over \$8,000 has been built up and this has never been drawn upon.

The old Civil Service Savings and Loan Society in the autumn of 1922 initiated an effort to get the Ontario Government to enact legislation authorizing the establishment of local co-operative loan societies, on the lines of the Quebec societies which have been steadily successful since the inception. The reasons for this are obvious. The society had got on very well for fifteen years as a voluntary association, but the responsibility was personal and several instead of co-operate and apportioned. A bill was drafted on the lines of the Quebec law and taken up with Mr. Hammet P. Hill, K.C., at that time the Member of the Ontario Legislative Assembly for Ottawa West, who gave it the finishing touches and piloted it through the House. The, then, Premier, Hon. E. C. Drury accepted the principle of the bill and had it passed but with the proviso that it should not come into effect until proclaimed by the Lieutenant Governor in Council. The Act remained inoperative until Octo-

#### Current Quotations on Unlisted Stocks

(Supplied by A. J. Pattison Jr. & Co., Ltd.)

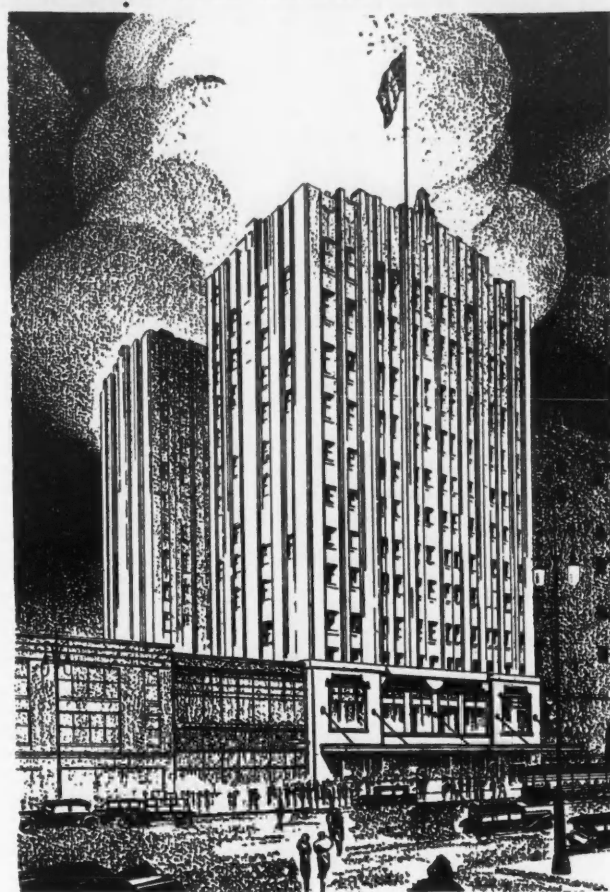
	BID	ASK
Border Cities Hotel Pfd....	\$14.25	\$21.00
B. C. Packers Pfd....	44.00	
Canada Biscuit Pfd....	36.00	39.00
Canada Machinery Pfd....	26.00	32.00
Can. Industries Com. "A"....	205.00	225.00
Canadian Westinghouse....	82.00	86.00
Copeland Flour Mills Pfd....	15.00	20.00
Dom. Alloy Steel Com....		.26
Dom. Manufacturers Pfd....	74.50	
Eastern Car Pfd....	70.50	
Goderich Elevator & Transit....	16.00	22.00
Harding Carpet Pfd....	68.00	
Internat. Proprietaries "A"....	32.50	35.00
King Edward Hotel "A" 9%....	67.00	62.00
King Edward Hotel "B" 8%....	60.00	
Kingston Ship. Bldg. Pfd....	14.50	
Loew's London Com....	2.25	3.25
Loew's London Pfd....	4.00	6.50
Mansfield Theatre Pfd....	72.00	
Mount Royal Hotel Script....	3.50	
Mount Royal Hotel Com....	8.00	
Mount Royal Hotel 8% Pfd....	64.00	60.00
National Grocers Com....	1.15	1.75
National Grocers End Pfd....	28.00	23.00
Port Hope Sanitary....	89.00	90.00
Simpson's, Robt. 6% Pfd....	102.25	
Standard Fuel Pfd....	36.00	
Toronto Brick Pfd....	69.00	
Toronto Carpet Com....	123.00	
Willards Chocolates Pfd....	70.00	

ber 1928 when the present Prime Minister, Hon. G. Howard Ferguson, brought it into force. A number of societies have already been incorporated under it, a good many being sponsored by benevolent societies and by denominational or parish organizations.

The additional powers granted un-

der the new Act will not be used, so far as the civil servants of Ottawa are concerned, to carry on the business of a regular loan company, but to assist the directors in developing the spirit of co-operation and self help throughout the service. It may be said here that one of the things which encouraged the society to

persevere through times of stress was the experience of the directors that when a man discovered that by forethought and economy he could save and get out of debt, he usually went on to save more to buy himself a home and to make his family and himself more comfortable. This was their sufficient reward.



The Canada Building Windsor, Ontario

THIS new building, owned by the Star Publishing Company of Windsor, is a notable contribution to Windsor's downtown development. The contractors were S. E. Dinsmore Company, Limited, of Windsor, who have contributed in no small way to the growth of the Border Cities. Architect—A. H. McPhail, Esq., Windsor.

## The Border Cities Grow with Canada

EACH month beautiful, massive, new buildings are being erected throughout our Dominion, destined to house the activities of industry and social enterprise. These great structures symbolize the fine science of Canadian General Contractors.

Their functions include: financing, supervising the wrecking of existing structures on the site of the new building, underpinning adjoining structures, overcoming foundation problems, arranging for a constant flow of materials, gathering

together skilled labor from all parts of the country, completing the whole operation within the time limit set.

Many of the impressive Canadian building achievements of the past few years represent the work of the Canadian General Contractors mentioned below. All these firms, through experience, skill and special knowledge, are equipped to meet every demand of building construction in the Dominion. You are cordially invited to write them for information.

This advertisement is issued in the interest of

## CANADIAN GENERAL CONTRACTORS

by the following group

Anglin-Norcross Ltd., Montreal and Toronto	John V. Gray Construction Co. Ltd., Toronto and Windsor	Robertson & Janin of Ontario, Ltd., Toronto
E. G. M. Cape & Co., Montreal	The Jackson-Lewis Co. Ltd., Toronto	Wells & Gray, Ltd., Toronto
S. E. Dinsmore Co. Ltd., Windsor	Piggott Construction Co. Ltd., Hamilton	Wilde & Brydon, Ltd., (successors to The Carswell Construction Co.) Toronto and Montreal
Foundation Company of Canada Ltd., Montreal and Toronto	Robertson & Janin Contracting Co., Montreal	W. H. Yates Construction Co. Ltd., Hamilton and Toronto

Commenced Business 1901

Received Dominion Charter June 17th, 1908

## The Occidental Fire Insurance Company

MONTREAL, P. Q.

GUARANTEED BY

The North British and Mercantile Insurance Company, Ltd.

BALANCE SHEET AS AT 31st DECEMBER, 1929.

ASSETS		LIABILITIES	
Cash in Bank and on hand.....	\$ 80,184.57	Losses under Adjustment and Outstanding.....	\$ 72,871.00
Agency Balances.....	\$102,351.97		
Less Accrued Comms.....	20,595.51		
	81,756.46		
LOSSES RECOVERABLE		TREATY REINSURANCE COMPANY BALANCES	
Licensed Companies.....	12,490.28	Current Accounts.....	\$12,455.22
Treaty Companies.....	11,998.96	Treaty Reserve.....	56,716.13
	24,489.24		69,171.35
Bonds & Debentures — at cost (Market Value as allowed by Government \$907,845.00).....	892,485.80	Taxes Accrued.....	19,589.98
Loans on Mortgages.....	24,038.92	Sundry Creditors.....	11,994.95
Less Mortgage Reserve.....	5,000.00	Reserve for Unearned Premiums.....	215,392.55
	19,038.92		
Real Estate.....	11,823.80	TOTAL LIABILITIES TO THE PUBLIC.....	382,019.83
Real Estate—Agreement for Sale.....	10,910.00	CAPITAL STOCK—	
Less Unrealized Profit Reserve.....	3,286.91	Paid up.....	200,000.00
	7,623.09		
Sundry Debtors.....	18.33	SURPLUS—	
INTEREST ACCRUED.....		Balance at Credit 12/12/28.....	\$521,682.02
Accrued but not due.....	12,306.29	Add—Profit for year as per accounts herewith.....	26,979.77
Accrued and past due.....	955.12		548,661.79
	13,261.41		
	\$1,130,681.62		\$1,130,681.62

#### BOARD OF DIRECTORS

C. A. RICHARDSON, Montreal, President F. J. L. HARRISON, Winnipeg, Vice-President  
Hon. H. M. MARLER, Montreal W. S. DAVISS, Montreal H. M. JAQUAYS, Montreal

## Fundamentals in Stock Market Trends

The effect of certain economic factors on stock prices is shown by means of a composite chart which is published in our Monthly Survey.

Copy on request

## JONES HEWARD & Co.

Members:  
Montreal Stock Exchange — Montreal Curb Market

249 St. James Street, Montreal  
HARbour 6131\*

Toronto Branch: 38 King Street West — WAvrley 2345\*



## Moore Corporation, Limited

### Consolidated Statement of Profit and Loss and Surplus YEAR ENDING DECEMBER 31st, 1929

Total Earnings—after deducting all expenses incident to operations.....	\$1,613,766.55
Deduct: Interest on Subsidiary Companies' Bonds .....	\$ 81,567.98
Provision for Depreciation .....	354,044.55
	415,612.53
Profit before providing for Federal Taxes .....	\$1,198,153.72
Deduct: Provision for Federal Taxes .....	125,219.49
Net Profit .....	\$1,072,934.23
Less: Dividends paid on shares of Subsidiary Companies not exchanged at dividend dates, and portion of Surplus applicable to shares not exchanged at December 31st, 1929 .....	11,407.27
Dividends:	\$1,061,526.96
Four quarterly dividends of 1 1/2% each on Preferred "A" shares .....	208,295.50
Four quarterly dividends of 1 1/2% each on Preferred "B" shares .....	109,656.75
Four quarterly dividends of 25c each on Common shares .....	288,991.00
	606,943.25
Surplus carried forward .....	\$ 454,583.71

### Statement of Assets and Liabilities—December 31st, 1929

ASSETS	
Current Assets:	
Cash in Banks and on hand .....	\$ 483,957.89
Accounts and Bills Receivable (after providing for Doubtful Accounts) .....	1,503,998.14
Trade .....	118,726.07
Other .....	1,622,724.21
Loans, secured by Collateral .....	610,200.00
Inventories of Merchandise and Supplies .....	1,045,185.17
Total Current Assets .....	\$3,762,067.27
Cash in Hands of Trustees for Sinking Fund .....	20,913.10
Fixed Assets: (At appraised sound values Aug. 31, 1928, plus subsequent additions at cost and less Reserve for Depreciation) .....	1,305,779.85
Real Estate and Buildings .....	3,184,836.28
Plant, Machinery and Equipment .....	4,490,616.13
Investments in Associated Companies .....	1,190,704.28
Goodwill and Patents .....	1.00
Insurance Deposits and Expenses Paid in Advance .....	77,368.55
	\$9,541,670.63
LIABILITIES	
Current Liabilities:	
Accounts Payable .....	\$ 445,084.81
Bond Interest Accrued .....	14,571.90
Dividends Payable Jan. 2, 1930, on Preferred and Common Stock .....	154,193.09
Federal Taxes Payable in 1930 on 1929 Earnings .....	125,585.96
Total Current Liabilities .....	\$ 739,435.07
Bonds of Subsidiary Companies Outstanding:	
American Sales Book Co., Ltd., First Mortgage 6% Sinking Fund Bonds, due 1932 .....	738,000.00
Pacific-Burt Co., Ltd., First Mortgage 6 1/2% Sinking Fund Bonds, due 1937 .....	215,500.00
Capital Stock of Subsidiary Companies Not Owned, and Portion of Surplus Applicable Thereto (10% Preference and 51 Common Shares not exchanged at Dec. 31, 1929) .....	953,500.00
Capital and Surplus:	
7% Cumulative Preferred "A" Stock—	
Issued—30,538 shares of a par value of \$100 each .....	\$3,053,800.00
7% Cumulative Preferred "B" Stock—	
Issued—15,766 shares of a par value of \$100 each .....	1,576,600.00
Common Stock of no par value—	
Issued—292,735 shares .....	2,750,940.00
Surplus .....	454,583.71
	7,835,923.71
	\$9,541,670.63

#### AUDITORS' CERTIFICATE

We have examined the books and accounts of Moore Corporation, Limited, and its subsidiary companies for the year ended December 31st, 1929, and certify that the above Consolidated Balance Sheet is in accordance therewith and in our opinion shows the true financial position of the combined companies as at that date according to the best of our information and the explanations given to us, and as shown by the books. We have received all the information and explanations we have required and all our requirements as auditors have been complied with.

PRICE, WATERHOUSE & COMPANY, Chartered Accountants.

Board of Directors—A. E. Ames, Toronto; E. G. Baker, Toronto; A. M. Bovier, Elmira, N.Y.; Thomas Bradshaw, Toronto; Charles W. Colby, Montreal; H. S. Duell, New York, N.Y.; H. H. Griswold, Elmira, N.Y.; W. N. McLeod, Toronto; A. J. Mitchell, Toronto; S. J. Moore, Toronto; S. G. H. Turner, Elmira, N.Y.

Officers—President, S. J. Moore; First Vice-President, E. G. Baker; Second Vice-President, A. M. Bovier; Third Vice-President, W. N. McLeod; Secretary, T. S. Duncanson.

## U.S. Faces Problem in Cotton

(Continued from Page 55)

the cotton growers than among most other agricultural groups. A cotton co-operative exists in every state, and theoretically any farmer in that state may ship his cotton to a designated concentration point, where it will be graded and marketed in orderly fashion. The co-operative gives the farmer an advance upon his shipment, but ultimately settles with him on the basis of the final price obtained.

In other words, the actual marketing machinery is in good order, and one aim of the Farm Board—that of organization on co-operative lines—appears to have been extensively realized. It would seem that only sufficient funds were lacking to put this machinery into operation. Although it is naturally too early to determine just what will be the final result of the Board's efforts, the loan of money can be little more than a palliative to fundamental ills, as the Farm Board itself admits in a statement of January 6:

"Some cotton farmers think that because the Federal Farm Board has been lending to co-operatives at an average of 16 cents a pound on middling 1/8 inch staple of the 1929 crop, the Board means to see to it that the price will be at least that much for the crop of 1930. This is not so. The Federal Farm Board cannot protect farmers when they deliberately overplant. What the Board will do to help in marketing next year's crop will depend upon what farmers do at planting time."

The Board has persistently recommended a reduction in acreage, and its sentiments are echoed, with an additional suggestion, by Gardiner H. Miller, President of the New York Cotton Exchange, in an annual review of last season. "This problem cannot be solved by the simple method of raising the selling price," Mr. Miller states. "There are only two solutions, and they should be adopted in conjunction: a restriction of acreage, combined with better seed selection and improved methods of cultivation which will give a larger yield per acre. Only in these ways can the grower permanently improve his position, for only by such lines of action can the farmers hold their selling prices up while they reduce their costs, and thus widen out their net income."

Unscientific methods of planting—starving of soil, and lack of fertilizer have impaired somewhat the quality of cotton raised in the U. S., particularly in the length and character of the staple. This haphazard method of planting, tending toward a shortened staple, constitutes a threat to the U. S. pre-eminent position in foreign markets. India, the chief com-



R. B. HALEY  
President of R. B. Haley & Company, Limited, appointed agents for the Lucerne-in-Quebec Community Association Ltd. for Detroit, Chicago and Ontario, West of the Ottawa District.

petitor, produces from 4,000,000 to 4,500,000 bales of cotton annually. Of late this crop has recorded an improvement in average staple length, while the staple length of American cotton has been generally declining. In view of the fact that India cotton is selling below normal parity with the American product, it is natural that many European countries should turn to this source for their supply.

Before the war roughly two-thirds of U. S. output was marketed abroad. With the expansion of foreign cotton production (from 8,000,000 bales in 1920 to 11,000,000 in 1929) this proportion has been reduced to around 60 per cent. Perhaps the U. S. cannot be supplanted in foreign markets to any substantial degree, but even a slight change in exports is significant when so large a percentage of national output is marketed abroad. Exports are estimated at \$703,000,000 in 1929, compared with \$804,740,925 in 1928 and \$771,309,830 in 1927.

From the viewpoint of an enlightened self-interest, it is to the advantage of all that agriculture shall be prosperous. Not only are we all dependent upon the farmers for our necessary food and clothing, but they and their allied interests represent roughly one-third of the country's buying power. The fundamental ills of the farmer have been openly recognized and diagnosed; the U. S. Federal authorities and the various co-operatives through the Farm Relief Act are working towards their correction.

The provisions of the Farm Relief Act, however, cannot be adequately applied without relation to the industrial and tariff problems with which the farm problem is inextricably entangled. There is a vast difference of opinion as to just what method is best to help the farmer, but every one generally recognizes that the cotton

growers and other farmers are in vital need of three things: financial assistance, sound, expert cultural and marketing advice, as well as a spirit of co-operation among themselves.

The success of the Farm Relief Act depends not only upon the policies and abilities of the Farm Board, but upon willingness of producers to co-operate and their ability to enlist able management in both the production and selling of agricultural staples. In this wise, the Farm Relief Act will not only prove helpful to the cotton and other farmers, but to the remainder of U. S. business as well.

## A Wheat Import Board for Britain

(Continued from Page 53)

At present our wheat pools only control about 55 per cent. of the wheat grown on the prairies and the advocates of the compulsory scheme contend that the best results from the pool system cannot be secured until every grain grower is included in it.

It will be argued that centralized buying in Britain can only be effectively met by centralized selling in Canada and that if the private grain merchant is to disappear in Britain, his compeer in Canada must prepare for the same fate. To-day our pools have been accorded as the result of the grain market crisis a certain preferred position and taken under the wing of three provincial governments.

If a British Wheat Board, controlled by a Labor Ministry, was entrusted with the task of buying Canadian wheat it would certainly turn first to the pools for its supplies and the private grain trader would be left at a great disadvantage; another vital factor would be that the pools would be better than anybody else able to fill large bulk orders without much trouble. So developments in Britain may bring a compulsory wheat pool nearer than most people imagine, but its emergence would have to be accompanied by a certain measure of governmental control.

There is another aspect to the suggested developments which is worthy of attention. If a British Import Board was buying wheat direct from an all-Canadian compulsory wheat pool and all middlemen's profits had been eliminated, the way might be opened up for a really valuable preference on Canadian foodstuffs in the British market and it is the only preference which can do us any good.

It would be a comparatively simple matter for a British Wheat Board to get authority to pay preferential prices for grain produced in the Dominions. The bogy of food taxes could not then be raised and there would be not the slightest necessity for the British consumer having the price of his bread increased.

## Western Assurance Company

Financial Statement January 1st, 1930

ASSETS	LIABILITIES
Government Bonds, \$1,237,806.79	Balances due other Companies .....
City Bonds .....	314,400.00
Railroad Bonds .....	441,110.00
Corporation Bonds .....	2,068,529.97
Stocks and Mortgages .....	2,615,919.86
Real Estate .....	125,000.00
Bills Receivable .....	5,328.81
Accrued Interest .....	77,851.82
Balances due from other Companies .....	261,281.50
Cash in Banks and on hand .....	1,290,611.05
Agents' Balances .....	846,437.56
	\$9,284,277.36

Losses paid since organization of the Company in 1851... \$106,489,953

	1928	1929	Increase
Assets .....	\$8,948,352.01	\$9,284,277.36	\$335,925.35
Policyholders' Surplus .....	3,437,079.44	3,808,175.66	371,096.22
(including paid-up capital)			

FIRE, including Rents, Profits, Use and Occupancy.

ACCIDENT AND SICKNESS, all forms.

LIABILITY, Dentists, Druggists, Physicians, Surgeons, Employers, Landlords, Teams, Elevator, Theatre.

SPRINKLER LEAKAGE.

AUTOMOBILE, Full cover—Fire, Theft, Public Liability, Property Damage, Collision.

BURGLARY, including Theft, Hold-up and Robbery.

PLATE GLASS.

WINDSTORM AND TORNADO.

#### OFFICERS:

GEORGE A. MORROW, Vice-President  
KENNETH THOM, General Manager

HERBERT C. COX, Vice-President  
G. STUBINGTON, Secretary

C. S. WAINWRIGHT, Vice-President

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Financial Statement January 1st, 1930

ASSETS	LIABILITIES
Government Bonds, \$758,322.97	Balances due other Companies .....
City Bonds .....	139,440.10
Railroad Bonds .....	533,103.73
Corporation Bonds .....	51,301.09
Stocks .....	211,140.00
Real Estate .....	934,984.92
Accrued Interest .....	22,047.76
Balances due from other Companies .....	162,766.98
Cash in Banks and on hand .....	670,260.86
Agents' Balances .....	320,425.37
	\$5,702,280.69

Losses paid since organization of the Company in 1833... \$66,601,751

	1928	1929	Increase
Assets .....	\$5,556,154.61	\$5,702,280.69	\$146,126.08
Policyholders' Surplus .....	2,292,949.45	2,647,291.75	354,342.30
(including paid-up capital)			

MARINE, including Inland and Ocean, Jewellery and Furs, Fine Arts Floaters, Motor Trucks' Contents, Merchandise in transit, Registered Mail, Tourists Floaters, Yachts.

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### The Bell Telephone Company of Canada Notice of Dividend

A dividend of two per cent (2%) has been declared payable on the 15th of April, 1930, to shareholders of record at the close of business on the 22nd March, 1930.

W. N. BLACK,  
Secretary-Treasurer.  
Montreal, 26th February, 1930.



### Dominion Textile Co. Limited

**Notice of Common Stock Dividend**  
A dividend of One Dollar and Twenty-Five Cents (\$1.25) per share has been declared on the Common Stock of DOMINION TEXTILE COMPANY Limited for the quarter ending March 31st, 1930, payable 1st April, 1930, to shareholders of record March 15th, 1930.

By order of the Board,  
JAS. H. WEBB,  
Secretary-Treasurer.  
Montreal, February 12th, 1930.



### Dominion Textile Co. Limited

**Notice of Preferred Stock Dividend**  
A dividend of One and Three-Quarter per cent (1 3/4%) on the Preferred Stock of DOMINION TEXTILE COMPANY Limited has been declared for the quarter ending March 31st, 1930, payable on the 15th April to shareholders of record March 31st, 1930.

By order of the Board,  
JAS. H. WEBB,  
Secretary-Treasurer.  
Montreal, February 12th, 1930.

#### DIVIDEND NOTICE

#### ECONOMIC INVESTMENT TRUST LIMITED

Notice is hereby given that the Directors of the Economic Investment Trust Limited have declared a dividend of \$1.25 per share being at the rate of 5% per annum for the half year ending the 31st March, 1930, payable on the 1st day of April, 1930, to the shareholders of record at the close of business on the 20th day of March, 1930.

By Order of the Board,  
C. R. ALDERSON,  
Assistant Secretary.  
Toronto,  
March 7th, 1930.

### BRITISH COLUMBIA POWER CORPORATION, LIMITED

#### DIVIDEND No. 1

NOTICE is hereby given that a dividend of 50¢ per Share on Class "A" Shares has been declared for the period ending March 31st, 1930, to Shareholders as of record at that date and that same will be payable by the Montreal Trust Company at its office in Montreal, on April 15th, 1930.

By Order of the Board,  
ERNEST ROGERS,  
Secretary.  
Vancouver, B.C.,  
March 8th, 1930.

### Penmans Limited

#### DIVIDEND NOTICE

NOTICE is hereby given that the following Dividends have been declared for the quarter ending the 30th day of April, 1930:

On the Preferred Stock, one and one-half per cent (1 1/2%) payable on the first day of May to Shareholders of record of the 22nd day of April, 1930.

On the Common Stock, One Dollar (\$1.00) per share, payable on the 15th day of May to Shareholders of record of the 5th day of May, 1930.

By Order of the Board,

C. B. ROBINSON,  
Secretary-Treasurer.  
Montreal, Que., 3rd March, 1930.

### ORANGE CRUSH LIMITED

#### NOTICE OF DIVIDENDS

##### "A" PREFERRED

Notice is hereby given that a quarterly dividend of 1 1/4% has been declared on the "A" Preferred Capital Stock of this Company, payable April 1st, 1930, to shareholders of record March 20th, 1930.

By Order of the Board,  
R. T. MacDONALD, Secretary.  
Toronto, Ont., March 5th, 1930.

### Western Grocers Limited

#### NOTICE OF DIVIDEND

A dividend of one and three quarters per cent (1 3/4%) on the Preference Stock of Western Grocers Limited, has been declared for the quarter ending March 31st, 1930, payable April 15th, 1930, to shareholders of record March 20th, 1930.

By order of the Board,  
W. P. RILEY,  
President.  
Winnipeg,  
March 6th, 1930.

### English Electric Company of Canada, Ltd.

#### DIVIDEND NOTICE

Notice is hereby given that the regular quarterly dividend of Seventy-five cents (75¢) on the Class "A" Stock of this Company has been declared for the quarter ending March 31, 1930, payable April 1, 1930, to shareholders of record March 31, 1930.

By order of the Board,  
A. MUNDY,  
Secretary.  
Toronto, March 6, 1930.

## Europe's Economic Position

### Canada Vitrally Interested in This Market as Tariff Barriers Loom Elsewhere—Progress in 1930

THE economic condition of Europe as a factor bearing upon the welfare of Canada, particularly at this time when it seems certain that many Canadian products are to be subjected to higher duties in the United States is of extreme importance. Recent tariff-making in certain European countries also seems aimed at the exclusion of Canadian products among others of similar character, and competitive conditions are to be noted between Canada and some parts of Europe. But as a trade field Europe in its entirety offers outstanding advantages, for the import needs of its 500 million people are the greatest in the world and, as the Canadian Bank of Commerce points out in its commercial letter its economic position has been greatly strengthened in the last few years.

The termination of the Great War was heralded as the dawn of a new and brighter day for Europe. Boundary disputes of long standing were regarded as settled and the cause of civilization had been vindicated, no matter what the cost in money and man power. Whether all that was then claimed by statesmen to be in prospect can ever be accomplished still remains to be seen, but it was apparent a year or two after the peace treaties were signed that Europe had to adjust itself to a new set of conditions, political and commercial, of which some had not been foreseen while others were less satisfactory than had been anticipated.

Transportation was disorganized in several countries, and there were serious losses to make up in capital and property. Countries in the Americas and the Orient which before the war had been markets for a large part of Europe's vast quantity of industrial goods had been forced during the conflict to manufacture some of their own requirements and had found many advantages in so doing; the wide market of pre-war days in Eastern Europe was restricted by the tariffs of new states; and, briefly, Western Europe found that it was no longer the world's factory.

Violent fluctuations commenced in currencies and prices of commodities. By 1923 Old World trade and finance were practically in a state of demoralization; most of the attempts to balance national budgets and to check currency inflation had failed, resulting in unstable money, export of capital by the wealthy classes, high interest rates, marked fluctuations in exchanges, and in some countries (Germany for example) almost complete suspension of saving on the part of the people. Industrial production had fallen to about two-thirds of pre-war volume, while agricultural production was at least 10 per cent. below normal. Widespread unemployment developed during a period of lessening purchasing power and rising prices.

Post-war progress in Europe dates from about the first part of 1924. Some minor countries had undertaken financial reorganization prior to that year, but as long as the finances of Germany and Great Britain, the two pivotal nations, were on a level markedly inferior to that of the pre-war period permanent order could not be restored in any part of Europe. The Dawes Plan, put into effect late in 1923, aimed at the fiscal stabilization of Germany; early in 1925 Great Britain re-established the gold standard.

On the foundation of these events general improvement has been built, and nearly all the countries have one by one returned to a condition of balanced budgets and of stabilized currencies resting on a gold basis. Capital has been drawn back into production, exchange rates move within a comparatively narrow range and savings deposits are almost, if not altogether, equal to pre-war volume. During 1929 an acute money stringency developed as a result of a scramble for gold and the attraction of funds to the United States because of high interest rates, and for the same reason there was a cessation in the flow of capital from the United States, which in former years had been a stimulating influence in a number of European countries. However, the latter months of 1929 witnessed the return of gold and funds to Europe and easier money conditions on that continent. The full force of these events has apparently not yet been felt, but although European industry has actually lost some of the gains it made, the long-range view is more favourable than in any former post-war year.

Notwithstanding the monetary difficulties of 1929 the position of government finance in Europe was generally improved. Sufficient is known of actual developments throughout the last twelve months to show that ordinary expenditures have in most cases been met by ordinary revenues, and in some

countries reduction of taxes has occurred or is in prospect.

Improvement in industry and agriculture has followed the financial recovery of Europe. Complete statistics are not available for industry, but industrial production is now above the pre-war level; the data available show that in most countries the output of coal, steel and textiles is larger than in 1913. Real wages of industrial workers are higher than in pre-war days, and unemployment is a serious problem in only a few countries, such as Great Britain, Austria and Germany.

Some branches of British industry are in need of further reorganization to adapt them to present trade conditions and especially to Continental competition. The general results in 1929, however, seem to have been better than in 1928, notwithstanding some disturbing factors. There was an increase in steel production month by month until the autumn, and the year's output was a record for the post-war period. This noteworthy improvement in one of the "key" industries was due chiefly to a greater demand by shipbuilders and to lessened competition from Continental producers.

Production and exports of coal increased over 1928, the former by about 8 per cent., and the latter by 20 per cent. The machinery and electrical equipment industries were fairly active, while the chemical, rayon and leather trades held their own in the face of severe competition. The cotton and woollen operators experienced another disappointing year, and the

only labour troubles of any consequence were in these industries.

France and Belgium, which have industrial machines that compare with any in the world for efficiency and are probably the most modern in Europe, have enjoyed several years of intense industrial activity and full employment for their populations, and these conditions were generally still in evidence in 1929. Italy has had some difficulty in adjusting herself to the new conditions under which European industry and finance must operate, but during the first part of 1929 her economic position improved. Germany, which had a trade boom following the adoption of the Dawes Plan and experienced some depression in 1928, had a comparatively good year in 1929 although uncertainty as to the new reparations scheme was a handicap.

In December there were slightly more unemployed than in Great Britain, and while there is a progressive trend in industry and a more hopeful air since reparation payments were revised downward, it seems that the pressure of population is a difficult problem; it is stated that in 1928 over \$200,000,000 was spent in unemployment relief. Business conditions were less favourable in Austria, Bulgaria, Hungary, Poland, Roumania and Spain than in 1928, but improved in Czechoslovakia, the Netherlands and Sweden. Russia is engaged in a large plan of industrialism with the object of exceeding the production of pre-war times, but has a long way to go and must overcome many economic and political difficulties before she is in a stable position.

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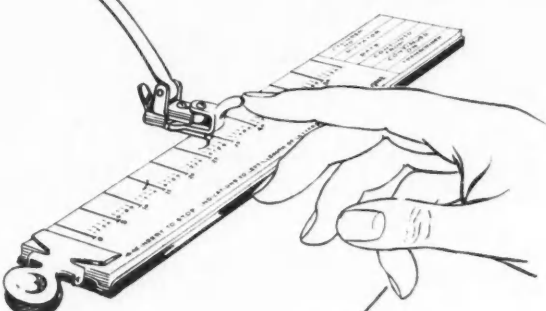
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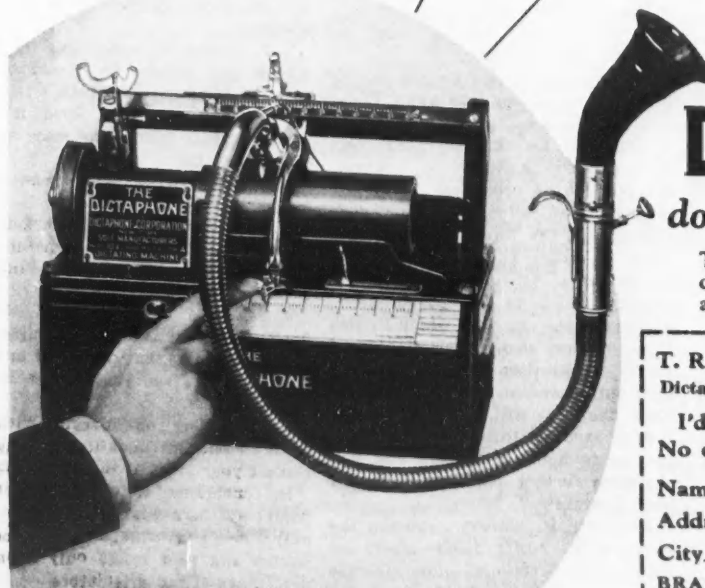
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## Britain's Iron and Steel

### Improvement in 1929 Not Permanent—Next Twelve-month to Witness Important Developments

By LEONARD J. REID

Assistant Editor of The Economist, London

IN ALL iron and steel producing countries there was an increased activity last year compared with the immediately preceding years. Increased iron and steel output occurred in America, France, Germany and Great Britain. It was generally viewed with satisfaction that the improvement in this heavy industry was due to a world-wide increased demand. As for Great Britain, however, the position is not so promising as this general survey might suggest.

Briefly it may be said that the increase in business which came to British iron and steel firms was due to two unstable circumstances. Firstly, there was an increased demand from shipbuilders who were fairly active throughout 1929, and secondly, Continental producers were themselves so busy that British firms were able to supply iron and steel to consumers both at home and abroad, who would otherwise have gone to the continental firms for their requirements. The fickleness of shipbuilding activity is too well known to make it necessary to point out that ironmasters find only a precarious comfort in this direction; and that ironmasters should only be able to obtain increased orders when their competitors are exceptionally busy is an improvement on sufferance which is unlikely to give lasting satisfaction.

Even the improvement of 1929, from whatever cause it was due, did not result in much higher profits for British iron and steel firms. This was due to the increased cost of raw material. The demand for iron and steel increased fairly quickly during the year and the production of coke could not be made to keep pace, so that coke became scarce and in some places advanced by as much as 6s. per ton. Iron ore too, both from home and foreign sources was dearer.

The British Board of Trade index figures show that whereas the average general level of wholesale prices for 1929 was 136.5 that of iron and steel was only 114.2 and although these figures had moved a little towards one another since 1928, none the less iron and steel products remained at a comparatively low price. This explains why, despite some improvement during 1929, the iron and steel trade remains depressed and with a few outstanding exceptions British firms in this industry are declaring low profits and in some cases no profits at all.

Such circumstances bring on an additional difficulty, for they make it almost impossible to obtain new capital for maintaining and renewing plant. This is in marked contrast with the continent where good profits have been ploughed back into business to maintain and improve the efficiency of the works. With good profit records continental firms are also able to obtain fresh capital with a facility which seems incredible to those in the industry in Great Britain.

The figures concerning iron and steel production in Great Britain although on the face satisfactory, show an improvement which only with difficulty can be maintained. The return for furnaces in blast for 1929 gives the figure of 159 against 143 in 1928, even so last year's figure is half that of 1913. Production increased considerably, the pig iron output rising from 551,000 tons in 1928 to 632,000 tons in 1929, and steel ingots and castings from 710,000 tons to 805,000 tons. Equally satisfactory for British producers were the import and export figures, imports declining from 241,000 tons to 234,000 tons while exports increased from 235,000 tons to 365,000 tons. In terms of value, too, the import and export figures bear out the same tendency and even accentuate it, because imports were at an average price of £8. 15s. whereas exports were at an average price of £15. 11s., figures which also illustrate the tendency of British iron and steel manufacturers to produce highly finished goods rather than semi-finished.

The improvement in the position of the industry during 1929 would therefore have been quite considerable had it not been for the increased costs of production. As indicated, however, the position is precarious. Nor are immediate indications promising. The members of the European Cartel are about to reduce output for the ensuing period, a sign of decreased world activity which is not encouraging; meanwhile the cartel, of which British firms are not members, is tightening up its organisation for receiving and distributing orders. In Great Britain itself the Coal Bill, if it comes into law, is expected to increase the price of coal to home consumers and will therefore further handicap iron and steel producers.

Adversity is, however, causing the industry to bestir itself—after ten years. Various rationalisation schemes have been carried out, the latest be-

ing the merger at the end of last year of Dorman, Long and Bolckow Vaughan, and negotiations are in hand for the merger of Guest, Keen and Nettlefolds with Baldwins. It is doubtful if cartelization will proceed as far in Great Britain as it has in some other countries, because the industry is divided into several geographical groups none of which produces more than about 25% of the national iron and steel output.

What is to be expected is that mergers will take place in each geographical area, but not between units in different areas, although some less close but still very valuable co-operation between the groups of different localities is taking place. The British Export Committee has already in eighteen months grown into the British Steel Export Association for centralising sales and embracing practically all the firms in the heavy steel trade.

A review of Great Britain's iron and steel position suggests that the next twelve months may see important developments in the process of lifting the industry out of a depression which is still profound—developments dependent largely on Great Britain's own efforts, but also in no small degree on stability of conditions abroad.

## "Gypping" the Brokers

(Continued from Page 53)

It is the duty of the broker to carry under-margined accounts if in his opinion the set-back is only a temporary one. The margin trader has his own salvation in his own hands. He must cut his coat according to his cloth and must not over-buy, which is the cause of all kinds of trouble with margin traders, who sometimes forget that they must not overdraw from their brokers any more than they could expect to overdraw without authority from their banks.

During a market slump margin clients will even hide, not answer telephones, stay away from home so as not to receive their mail, in order to have some legal excuse for the broker not selling them out.

Speculators usually look on the margin clerk in the brokerage office as the greatest enemy. A strict margin clerk is the greatest safeguard against the weakness of all speculators to over-speculate. If he promptly sells them out when their stock becomes under-margined he limits their losses.

General experience shows that men are better losers than women. Both generally, if they have experienced losses, tell their families and friends that the broker was to blame, whereas invariably the losses are due to the own mistakes and ignorance.

It is human nature that someone else should be responsible, but you generally find that most women really believe that the broker is to blame. The most logical reason advanced for this mental attitude is that she generally uses funds that are required for her maintenance and is not in a position to make more money to cover her loss.

One of the greatest faults of speculators is greed. They are never satisfied. If a man makes a thousand dollars he generally wants ten thousand, and so on. If he has a profit of a dollar a share in a stock, he will hold out for a dollar and a quarter. If he is successful in one speculation of this kind, he becomes blinded by his success which he attributes to wisdom and from then on is never satisfied with his profits.

The cause of all market booms and market collapses is over-speculation. The broker gets no credit for the profits and is generally blamed for all the speculators' losses. A fairly good gospel for those who wish to speculate is given in the following five points:

1. A successful speculator is one who is not hoggish in his ideas on gain but is prepared to take a reasonable amount of profit, even if the party buying from him may make something also.

2. Don't be too eager to spend your money—investigate first.

3. Advise the high pressure man to move along. Good propositions do not have to get capital through illegitimate means.

4. Select a reliable broker, but don't expect him to be a magician. Use your brains, but don't buy or sell on every tip given you—first ascertain the facts.

5. Don't buy on margin without having sufficient funds in the bank to protect your stock if the market falls.

In concluding, it might be well to point out here that speculators are only a small percentage of the general public, and poor losers only a small percentage of the speculators.

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